



Lisa Davis,  
Patient Safety

# Your Total Rewards 2012

At Children's Healthcare of Atlanta

# 2012 Summary of Your Total Rewards Programs

## Benefits Eligibility Information

Eligibility for most benefits depends on your employment status. The following terms are used throughout this booklet:

**Regular Full-time** is an employee who is regularly scheduled to work 32 hours or more each week, or 64 hours or more during a two-week pay period. Employees with this status are typically eligible for all benefits.

**Regular Part-time** is an employee who is regularly scheduled to work at least 20 hours, but less than 32 hours each week; or at least 40 hours, but less than 64 hours during a two-week pay period. Employees with this status are eligible for most benefits.

**Occasional** is an employee who is regularly scheduled to work less than 20 hours each week or less than 40 hours each two-week pay period. Employees with this status are not eligible for most benefits.

**Temporary** is an employee who is hired for a stated period of time. Employees with this status are not eligible for most benefits.

**PRN** is an employee who works on an as-needed basis. Employees with this status are not eligible for most benefits.

The information in this book summarizes some of the major features of the Children's Healthcare of Atlanta benefit plans. It is intended to be a brief overview only. Full Summary Plan Descriptions (SPDs) are available on Careforce Connection and will have specific information about all of the plans. In the event that the following information varies from the information in the SPDs, the SPD language and provisions will govern.

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# The Children's Employee Promise

**At Children's Healthcare of Atlanta, it is our enduring mission to enhance the lives of children.** We support this mission by providing for the needs of our employees, offering them resources and a work environment that improves the quality of their professional and personal lives. We believe this is an obligation of our organization. We further believe that thoroughly providing for these employee needs is the best way to ensure that every child our employees help through care, advocacy and education is given the best chance for a healthy life.

**To demonstrate our commitment to these beliefs, Children's will recognize employees for their contributions and provide employee benefits that make working at Children's a pleasure.** We will embrace learning—in both knowledge and skills—to help employees reach their fullest potential. We will foster leadership at all levels, celebrating the unique skills and potential of each individual and challenging each employee to make a difference. We will communicate with employees in a spirit of clarity, openness and honesty. We will support employees' efforts to pursue goals that define their work and life success, and compel our leaders to facilitate and demonstrate their support. Some of the ways we achieve work life success we do well, and some require further progress on our part. But because we believe they are important, we will never stop in our pursuit of them.

**As we emulate the children we care for, joy through relationships and teamwork will create a positive environment for everyone.** We should laugh together. Sometimes, we may cry together. And we believe that because we view employees equally as persons and professionals, Children's will realize our desire of being the best choice for employment an employee could make.

**We believe this Promise is made more valuable when employees make a similar commitment.** Therefore, we encourage employees to believe that a child's well-being and future define a higher purpose for our work. We need employees to diligently pursue excellence in every activity, and seek and accept accountability. We ask employees to be ever mindful that children and their families put extraordinary trust in us, and that we cannot let them down. And we trust that employees pursue more than a job, more than a career, but a passion about providing the healthiest childhood possible for children.

## **Children need us . . .**

and through our commitment to each other, we will make this Promise real.



Dear Children's Employee,

The work you do each day allows us to deliver the excellent care that our patients and families have come to expect from Children's. And that's why we work hard to support you and your family with a comprehensive range of benefits and programs.

We hope that you find this Your Total Rewards book as a helpful tool in planning for 2012. Inside you'll find details on options for health, dental and vision benefits, as well as details on retirement planning, compensation, time off, recognition and other work place support.

Take time to review all that is available and make sure you take advantage of the rewards that work best for you and your loved ones. Our Total Rewards team is here for you and we want to ensure that your experience at Children's is all it can be.

You're a part of an incredible team here at Children's. Thanks for all you do.

Linda Matzigkeit

Senior Vice President, Strategic Planning and Human Resources  
Children's Healthcare of Atlanta

**Children's is ranked by Fortune magazine as one of the  
"100 Best Companies to Work For—2011."**

**Children's has been named a 2011 "Working Mother 100 Best Company"  
by Working Mother magazine for the seventh consecutive year.**



## Your Compensation

Compensation Philosophy  
Job Descriptions  
Compensation Review  
Your Pay  
Performance Management

# Compensation Philosophy

When you are among the best in your field, you can work practically anywhere you want. Our highest priority is that you want to work here more than any place else. Children's is committed to rewarding our employees with fair and competitive pay to support our Employee Promise. Nobody cares for children—and for you—like Children's.

The employee compensation program at Children's is:

- **Competitive**—We use information from the healthcare industry, the Atlanta job market and other markets where we recruit to determine competitive pay ranges. We also consider the impact the position has on the care we deliver; the critical need for individuals to fill that position; the availability of qualified candidates; and the financial needs of Children's.
- **Fair**—We work to keep pay fair between similar positions at Children's. We also reward the previous experience someone brings to his or her job at Children's.
- **Performance-based**—Pay at Children's rewards individual, department, team and System performance goals.

# Job Descriptions

An effective compensation program begins with accurate, up-to-date job descriptions. Job descriptions include:

- Job title, assigned department and supervisor
- Minimum qualifications  
(required education, training and experience)
- Essential job duties and responsibilities
- Physical activity requirements
- Working conditions

# Compensation Review

Using accurate, up-to-date job descriptions, Children's reviews pay ranges for all jobs to ensure we maintain a fair and competitive compensation program. At least once a year, and more often as needed, we look at:

- **Market Competitiveness**—Children's uses information from numerous salary surveys and other sources to determine what other organizations (including nonhealthcare companies) pay for similar jobs.
- **Internal Equity**—In addition to market competitiveness, Children's carefully looks internally at the level of job responsibility and pay compared to similar jobs within our organization to make sure your pay is fair.

# Your Pay

Children's believes that each employee contributes to our success, and we want to make sure your pay is fair and competitive for the work you perform.

**Base Pay:** Your base pay is an important component of your Total Rewards and is the foundation of your compensation. Your job-related experience and other factors help determine your compensation within the pay range for your job.

**Adjustments to Your Pay:** Children's provides three basic types of pay increases:

- **Promotional Increases**—You may receive an increase in pay when you take a job that has a higher pay range.
- **Market Adjustments**—You may receive a market adjustment if there is an increase in what other organizations pay for similar jobs.
- **Performance/Merit Increases**—You may receive an increase in pay or lump-sum payment if you meet or exceed your annual performance objectives. (Lump-sum payments are given if you are at the maximum of your pay range.)

**Special Pay Practices:** Special pay is provided to employees who help Children's meet staffing needs, such as shift differentials; on-call and call; holiday premiums and overtime. Employees must meet certain criteria for special pay.

## Performance Management

Children's thrives on the outstanding performance of each employee. The Performance Management Program was developed to:

- Help Children's achieve greater success.
- Reinforce and promote the Children's values and competencies.
- Promote ongoing communication between you and your supervisor.
- Help you better understand the performance assessment process.

Performance management is a continuous process. You and your supervisor share the responsibility for improving job performance and making plans for your future development. The key to this process is ongoing communication between you and your supervisor.

At the beginning of the performance management cycle, you and your supervisor set performance goals.

Throughout the cycle, you and your supervisor should discuss your performance progress. At the end of the cycle, your supervisor completes a performance evaluation, which includes your input.

Performance assessments typically occur during the first quarter of each year. Pay adjustments are prorated for employees based on the number of pay periods worked during the performance period.



## Your Health

Healthcare Plans  
Vision Plan  
Dental Plan  
Life Insurance Plans  
Flexible Spending Accounts (FSA)

# Healthcare Plans

## Eligibility

If your employment status is regular full-time or regular part-time, you are eligible to participate in this benefit. Eligible dependents include your spouse or same-sex domestic partner (SSDP) and children up to age 26. Coverage for dependent children will end the last day of the month in which the child reaches age 26. Coverage for same-sex domestic partners and their children is new for 2012.

## Coverage Begins

The first of the month after 30 days of employment.

## Cost

See the Health Plan Comparison chart (Page 14) for details about cost and which plan is right for you and your family.

**Spousal/SSDP Surcharge:** Employees who elect coverage for their spouses/SSDP who have access to other employer health coverage will pay a bi-weekly surcharge of \$25. This surcharge applies only to the health plan. There is no spousal/SSDP surcharge for the dental and vision plans.

**Tobacco Surcharge:** If you, your covered spouse/SSDP and/or dependents use tobacco in any form, you will pay a

bi-weekly health premium surcharge of \$20 per user, up to a maximum bi-weekly surcharge of \$60. Employees who quit using tobacco products, are tested by Employee Health and certified to be tobacco-free for six months will be able to eliminate the surcharge going forward. Covered spouses/SSDP and/or dependents will only be able to change to a tobacco-free status once a year, during Open Enrollment.

## Making Changes

The Internal Revenue Service (IRS) code prevents changes to your health plan after initial enrollment or open enrollment for the rest of the year (Jan. 1 to Dec. 31)—unless you have a Change in Status event.

- **Change in Status event**—refer to Page 46 for examples. If you have a Change in Status event, you must notify the Children’s Benefits Department within 30 days in order to make a change in your election.

## Preexisting Conditions

Once you have enrolled in your health plan, you and your dependents are eligible to receive the benefits right away. There are no preexisting conditions requirements.

# Your Health, Your Choice

## Choice of Plan Design

- Two healthcare options with different benefit levels—a consumer-directed health plan (CDHP) and a point of service (POS) plan. Both plans are administered by Anthem/Blue Cross Blue Shield.
- A choice of healthcare options lets you decide which plan works best for you.

## Choice of Providers

- Both options offer an extensive network of healthcare providers.
- You are not required to choose a primary care physician for either plan.
- In-network services feature contracted discount rates and higher plan benefits than out-of-network services.

- Out-of-network services do not provide contracted discounts, but you may choose any provider. Benefits are typically paid at a lower rate if you choose out-of-network providers.

## Choice for Tax Savings

- Your payroll contribution is on a pretax basis and reduces your taxable income. Contributions for the portion of coverage attributed to a SSDP are paid after tax, per federal regulations. In addition, the value of the employer portion of the cost of coverage is taxable income to the employee.
- The following charts show a breakdown of after-tax costs and the imputed income amounts for SSDP coverage per pay period.

**After Tax Costs Per Pay Period  
for Employee+SSDP and  
Employee+SSDP+Family**

POS	CDHP	Dental	Vision
\$61	\$43	\$12	\$2.40

**Imputed Income Amounts Per Pay Period  
for Employee+SSDP and  
Employee+SSDP+Family**

POS	CDHP	Dental	Vision*
\$123.16	\$123.16	\$1.99	NA

\*Vision is 100 percent employee paid, therefore no imputed income applies.

- A healthcare flexible spending account (FSA) can help you save more on healthcare costs.
- A health savings account (HSA) is available to employees who enroll in the CDHP. With this option, you can contribute to your own tax-free health savings account.
- The HSA is administered by Mellon Bank.

## Your Healthcare Choices

### Anthem/BCBS CDHP

The consumer-directed health plan (CDHP) lets you choose any doctor, hospital or healthcare provider.

**Benefits:** CDHP pays 80 percent after you meet the deductible. Out-of-network care is paid at 60 percent after you meet the deductible. Preventive care is paid at 100 percent.

- **Families**—you must meet the full family deductible before the plan's co-insurance benefits are paid (except for preventative care, which is covered at 100 percent).
- **Deductibles**—these accumulate separately for in-network and out-of-network services.

**Prescription Coverage:** Coverage is provided by Anthem/Blue Cross Blue Shield (BCBS). Most prescriptions are subject to deductibles and co-insurance.

– **Exceptions**—certain prescriptions related to hypertension, cholesterol, diabetes, asthma, osteoporosis, stroke/anticoagulant and prenatal vitamins are not subject to the deductible.

**Cost:** CDHP has lower payroll contributions, but higher deductibles. It works best when used with a health savings account (HSA), which is a tax-free medical savings account.

- **Consider**—it is important to think about all the medical expenses you might have for the whole year to see what is covered by this plan, including:
  - Your medical and prescription expenses in 2011
  - Any expected changes in your medical spending for 2012
  - Your anticipated benefit expenses and out-of-pocket costs for 2012

### Anthem/BCBS Open Access POS

The POS plan provides coverage for in-network and out-of-network services. Each time you need medical care, you decide whether or not to use in-network providers. Your costs are typically lower, and the plan pays higher benefits when you use in-network providers. Any medical services you receive from out-of-network providers are subject to reasonable and customary charges.\*

Prescription coverage for those enrolled in the POS is provided by **Caremark**. You will receive a separate identification card and will need to use pharmacies in the Caremark network or the Caremark Mail Service Program. Visit [www.caremark.com](http://www.caremark.com) for participating pharmacies and a list of prescriptions on the preferred drug list (or formulary).

\*Reasonable and Customary Charge: The usual charge for most providers in the area for similar services.

## **Health Savings Account (HSA)**

The HSA combines the features of a 401(k) plan and a healthcare flexible spending account (FSA). Contributions to your HSA are not subject to federal and state income tax. ACS/BNY Mellon Bank administers Children's HSA. Once your balance reaches \$1,500, you will have access to a variety of investment options. Mellon Bank will provide you with information about the investment fund options when you enroll.

**Eligibility:** Only employees enrolled in the CDHP can enroll in the HSA.

**\*Portability:** If you decide to leave Children's you can take the full value of your HSA with you. And, you may choose to enroll in the POS at a later date. If so, your payroll contributions to your HSA will cease, but you own the full value of your account.

**Contribution Limit:** The 2012 limit for an individual is \$3,100 and \$6,250 for a family.

- **Employees age 55 and older**—may contribute an extra \$1,000 every year.
- **Rollover**—if you do not spend all the money in your HSA, the remaining amount will rollover for future medical expenses.

**Your Decision:** You can use funds from your HSA to pay your deductible, co-insurance, copays or for other eligible healthcare services. You also can choose to pay for these expenses out-of-pocket to save up for a large medical expense or your retirement years.

**Exclusions:** You cannot contribute to the Healthcare FSA if you are contributing to a HSA.

You will be able to set up an HSA when you go through Open Enrollment. The application is also on Careforce Connection.

**Note:** The following changes were effective Jan. 1, 2011

and are mandated by the Healthcare Reform Act:

Over-the-counter drugs are no longer qualified medical expenses eligible for reimbursement from the HSA unless prescribed by a medical provider. Expenses for over-the-counter items, such as insulin and diabetic supplies, bandages and contact lens supplies, continue to be reimbursable from the HSA without a prescription.

The penalty for reimbursements of nonqualified medical expenses from an HSA increased from 10 percent to 20 percent.

## **Paying for Services**

- You may choose to pay expenses using your Anthem/BCBS debit card or checkbook.
- You may choose to use your own personal funds to let your HSA grow for use in future years.

\*Please note: If you leave Children's and do not roll your HSA to your new employer's plan or if you enroll in the POS (POS is not eligible for HSA) you will be charged a monthly service charge by Mellon.

## Prescription Drug Plans

If you participate in the Anthem/BCBS CDHP health plan, you will be responsible for a percentage of the cost of your prescriptions after you meet your deductible.

If you participate in the Anthem/BCBS POS you will save money by using generic drugs in place of brand-name drugs. If you choose to use brand-name drugs (whether formulary\* or non-formulary), you will pay a percentage of the cost of your prescription up to a maximum amount.

Employees using formulary brand-name drugs will pay 30 percent of the cost of their drugs, up to a retail maximum of \$75 per prescription for a 30-day supply.

Employees using nonformulary drugs will pay 45 percent of the cost of their drugs, up to a retail maximum of \$100 per prescription for a 30-day supply.

The mail order cost for a 90-day supply of your prescription will be 2.5 times the retail cost of a 30-day supply.

The POS drug program requires employees to participate in generic step therapy:

- The POS Prescription Drug Program requires that you try a generic drug before opting for a more costly brand-name drug. There are a few select brand-name drugs that will not require the use of a generic. As the drugs on this list can change, discuss with your physician or contact Caremark at 888-208-9624 to locate an up-to-date list of these drugs.
- If you try a generic and your physician advises you to use a brand-name drug instead, you can use the brand-name drug by paying the co-insurance rate.
- If you refuse to try generics, you will still have access to brand-name drugs, but you must pay the full price of the drugs.
- An appeal process is available if your doctor wishes for you to continue with your current brand-name medicine without trying a generic.

\*Formulary: A formulary is a list of preferred brand-name drugs. These drugs have been recommended by the Pharmacy Benefit Manager on the basis of safety and clinical reviews.

Healthcare Plan	Prescription Vendor	ID Card to use for Prescriptions
Anthem/BCBS CDHP	Anthem/BCBS	Use Medical ID Card
Anthem/BCBS POS	Caremark	Use Caremark Card

The chart below gives you a comparison of the two different health plan options. **You should review this chart, along with the additional information provided, and evaluate which plan works best for you.**

## Health Plan Comparison

Benefit Highlight	Anthem/BCBS CDHP		BCBS Open Access POS	
	In-network	Out-of-network	In-network	Out-of-network
<b>Deductible</b> Individual/family	\$1,200/\$2,400	\$1,200/\$2,400	\$300/\$600	\$600/\$1,200
<b>Co-insurance</b> Percent plan pays	80%	60%	90%	70%
<b>Out-of-pocket Max</b> Individual/family (excludes copays and deductible)	\$1,800/\$3,600	\$2,800/\$5,600	\$2,200/\$4,400	\$4,400/\$8,800
<b>Office Visit Copay</b> (including maternity visits)	You pay 20% after deductible	You pay 40% after deductible	\$30	You pay 30% after deductible
<b>Specialist Copay</b>	You pay 20% after deductible	You pay 40% after deductible	\$40	You pay 30% after deductible
<b>Preventive Care</b>	You pay 0%	You pay 40% after deductible	You pay 0%	You pay 30% after deductible
<b>Inpatient Admission</b>	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible
<b>Emergency Department</b>	You pay 20% after deductible	You pay 40% after deductible	\$125 copay	\$125 copay
<b>Outpatient Surgery</b>	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible
<b>Prescription Drugs (Retail) 30-day supply</b>				
Generic			\$10	\$10
Brand Name	You pay 20% after deductible	You pay 40% after deductible	30% co-insurance up to max of \$75	30% co-insurance up to max of \$75
Nonformulary			45% co-insurance up to max of \$100	45% co-insurance up to max of \$100
<b>Prescription Drugs (Mail Order) 90-day supply</b>				
Generic				
Brand Name	You pay 20% after deductible	N/A	2.5 times 30-day supply retail cost	2.5 times 30-day supply retail cost
<b>Payroll Deductions (Each Pay Period/Annual)</b>				
Employee	\$23/\$598		\$42/\$1,092	
Employee +1	\$66/\$1,716		\$103/\$2,678	
Family	\$98/\$2,548		\$154/\$4,004	

### Important notes:

- Employees who do not complete their health screenings and health profiles on Strong4Life will pay \$10 more per pay period than the rates noted above.
- Employees (as well as covered spouses/SSDP and/or dependent children) who use tobacco in any form will pay \$20 more per pay period per user (up to three users per family).
- Employees who elect to cover spouses/SSDP who have access to other employer health coverage will pay \$25 more per pay period than the rates noted above.
- All regular full-time employees with an annual salary of \$30,000 or less will receive an automatic credit every pay period: \$2 for single, \$5 for employee +1 and \$8 for family.
- See page 11 for breakdown of SSDP after-tax costs and imputed income amounts.

## Notes

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# Vision Plan

**Provider:** Vision care is provided by Avesis.

**Eligibility:** If your employment status is regular full-time or regular part-time, you are eligible to participate in this benefit. Eligible dependents include your spouse or same-sex domestic partner (SSDP) and unmarried children up to age 26. Coverage for dependent children will end the last day of the month in which the child reaches age 26. Coverage for same-sex domestic partners and their children is new for 2012.

**Coverage Begins:** The first of the month following 30 days of employment.

**Cost:** The payroll deductions (shown in the chart below) are based on the type of coverage you select (employee, employee + 1, family). Your contributions will be deducted from your paycheck on a pretax basis. Contributions for the portion of coverage attributed to a SSDP are paid after tax.

Benefit Highlight	In-network <i>(Includes Private Practitioners and Retail Chain Stores)</i>	Out-of-network <i>(Reimbursement)</i>
<b>Vision Examination</b> (once every 12 months)	\$10 copay	\$40
<b>Optical Materials</b>		
<b>Spectacle Lenses*</b> (per pair/once every 12 months)	\$15 copay (spectacle lenses, frames)	
Standard Single Vision	Covered 100%	\$40
Standard Bifocal	Covered 100%	\$60
Standard Trifocal	Covered 100%	\$80
<b>Specialty Lenses</b> (per pair/once every 12 months)	20% discount off retail	See above reimbursements
<b>Tints/Coatings</b>	20% discount off retail	\$0
<b>Frames*</b> (once every 24 months)	Covered within plan allowance of \$15	\$45

\*Retail value of the average frame is approximately \$120.

<b>Contact Lenses*</b> (once every 12 months)		
Elective**	\$130 for contact lenses and professional services (fitting fees)	\$130
Necessary	Covered 100%	\$250

\*Contact lenses are in lieu of spectacle lenses and a frame in accordance with the benefit period.

\*\* \$130 elective contact lens allowance may be applied toward contact lenses or professional services (fitting fees). You may use the \$130 in increments throughout the plan period of 12 months for disposable contact lenses, not to exceed \$130.

<b>Payroll Deductions (Each Pay Period/Annual)</b>	
Employee	<b>\$2.63/\$68.38</b>
Employee + 1	<b>\$5.03/\$130.78</b>
Family	<b>\$8.03/\$208.78</b>

# Dental Plan

**Provider:** Dental care is provided by Blue Cross Blue Shield.

**Eligibility:** If your employment status is regular full-time or regular part-time, you are eligible for dental benefits.

Eligible dependents include your spouse or same-sex domestic partner (SSDP) and unmarried children up to age 26.

Coverage for dependent children will end the last day of the month in which the child reaches age 26. You do not need to be enrolled in the health plan to enroll in the dental plan. Coverage for same-sex domestic partners and their children is new for 2012.

**Coverage Begins:** The first of the month following 30 days of employment.

**Cost:** The cost of the program is shared by you and Children's. Payroll deductions (shown below) are based on the coverage you select (employee, employee + 1, family). Your contributions will be deducted from your paycheck on a pretax basis. Contributions for the portion of coverage attributed to a SSDP are paid after tax.

**Making Changes:** As described within Flexible Benefits Plan on Page 46.

**Participating Dentist:** BCBS provides you the option to select any dentist you want from inside or outside the network. By visiting a participating dentist, you can take advantage of lower out-of-pocket expenses for most preventive and major dental services, and should not be subject to amounts more than the reasonable and customary limit. Visit [www.bcbsga.com](http://www.bcbsga.com) to locate a participating dentist.

**Predetermination of Benefits:** Predetermination of benefits is recommended for all procedures for which the bill is expected to be \$350 or more. You should contact your provider for a pretreatment estimate.

**Excluded Procedures:** See the Summary Plan Description on Careforce Connection for a list of procedures that are not covered.

Type of Service	The Plan Pays
<b>Preventive Dental Benefits</b> exams, cleanings (once every six months), X-rays, fluoride treatments	100% of covered expenses up to the calendar year plan maximum; no deductible <i>(cleanings are covered once every six months)</i>
<b>Basic Dental Benefits</b> fillings, extractions, root canal work, periodontal treatment	80% of covered expenses after deductible up to the calendar year plan maximum
<b>Major Dental Benefits</b> crowns, dentures	50% of covered expenses after deductible up to the calendar year plan maximum
<b>Orthodontia Benefits</b>	50% of covered expenses; no deductible
<b>Annual Deductible</b>	\$50 per individual
<b>Calendar Year Plan Maximum</b>	\$1,500 per individual
<b>Lifetime Orthodontia Plan Maximum</b>	\$1,500 per individual
<b>Payroll Deductions (Each Pay Period/Annual)</b>	
Employee	<b>\$12/\$312</b>
Employee + 1	<b>\$24/\$624</b>
Family	<b>\$37/\$962</b>

## Life Insurance Plans

**Provider:** Group Term Life Insurance, Supplemental Group Life and Dependent Life Insurance plans are provided by Hartford Life Insurance Company.

**Eligibility:** All regular full-time and part-time employees. Eligible dependents include your spouse and children up to age 26.

**Coverage Begins:** The first of the month following 30 days of employment.

**Cost:** Children's pays 100 percent of:

- Group Term Life Insurance
- Dependent Life Insurance

You can purchase Supplemental Group Life Insurance through payroll deductions.

## Group Term Life Insurance

**Coverage:** An amount equal to your base salary, rounded up to the next multiple of \$1,000, up to a maximum of \$825,000.

- **Eligible management employees**—coverage amounts for the Group Term Life Insurance plan are on Careforce Connection.
- **Evidence of insurability**—questions about your health may be needed for insurance amounts more than \$625,000.

## Dependent Life Insurance

- **Spouse and dependent children (older than 6 months)**—are covered for \$2,000.
- **Dependents younger than 6 months**—are covered for \$200.

## Supplemental Group Life

### Purchasing Additional Group Life Insurance:

available in increments of \$10,000, up to a maximum of five times your annual salary, or \$500,000 (whichever is less).

- **For a spouse**—can be covered in increments of \$5,000, not to exceed \$500,000 or your coverage amount (whichever is less).
- **For dependents**—can be purchased in \$2,000 increments, not to exceed 50 percent of your coverage amount or \$12,000 (whichever is less).
  - Children younger than 14 days old—\$100 max
  - Children ages 14 days to 6 months—\$500 max

The rate for the Supplemental Group Life benefit is based on your age and is shown in the chart on Page 19.

**Evidence of Insurability:** eligible employees are guaranteed acceptance into the Supplemental Group Life program for coverage up to \$100,000 on yourself, and \$50,000 on your spouse. If you would like more coverage:

- Complete a Hartford Life Insurance Company application.
- Receive approval by the carrier.
- Enroll for this benefit by the date you first become eligible, or submit evidence of insurability for all amounts of coverage.

**Beneficiary Designation:** during your initial enrollment, you designate a beneficiary for your life insurance coverage. Beneficiaries may be added or changed in e-HR or by completing a beneficiary designation form. To change this designation, you must make it in writing or:

- Go to [www.choa.org/staff](http://www.choa.org/staff) and log onto e-HR.
- Go to Benefits on e-HR and then to Beneficiary.

The automatic beneficiary for all dependent life insurance coverage is the employee, unless otherwise chosen. All forms are returned to the Benefits Department.

**Imputed Income:** employer-paid life insurance (Group Term Life) in excess of \$50,000 is taxed, according to the IRS code. Rates are based on age, according to a predefined IRS table, and are computed and applied on a pay-period basis.

## Supplemental Group Life Rate Chart

Age	Employee	Spouse*	Children
Monthly Rate	each \$1,000 of coverage	each \$1,000 of coverage	each \$1,000 of coverage
Younger than 20	\$0.05	\$0.05	\$0.043
20 to 24	\$0.05	\$0.05	N/A
25 to 29	\$0.06	\$0.06	N/A
30 to 34	\$0.08	\$0.08	N/A
35 to 39	\$0.09	\$0.09	N/A
40 to 44	\$0.10	\$0.10	N/A
45 to 49	\$0.15	\$0.15	N/A
50 to 54	\$0.24	\$0.24	N/A
55 to 59	\$0.44	\$0.44	N/A
60 to 64	\$0.66	\$0.66	N/A
65 to 69	\$1.27	\$1.27	N/A
70 to 74	\$2.06	\$2.06	N/A
75+	\$3.47	\$3.47	N/A

\* Supplemental group life insurance coverage rates for a spouse are based on the employee's age.

## Supplemental Group Life Insurance Calculation Worksheet

$$\text{Employee } \$ \underline{\hspace{2cm}} \div \$1,000 \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

**Coverage Amount ÷ Increment × Age Rate = Monthly Cost × 12 ÷ 26 = Payroll Deduction**

$$\text{Spouse } \$ \underline{\hspace{2cm}} \div \$1,000 \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

$$\text{Children } \$ \underline{\hspace{2cm}} \div \$1,000 \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

$$\textbf{Total} = \$ \underline{\hspace{2cm}}$$

# Flexible Spending Accounts (FSA)

**Provider:** Aflac administers the Children's FSA program.

**Benefit:** Flexible spending accounts allow you to pay for certain unreimbursed health, dental and vision expenses with pretax dollars. You also may pay the costs associated with the care of an eligible dependent (such as childcare) when you, or you and your spouse, are working.

Claims for 2012 reimbursement must be received by the Aflac claims administrator by March 31, 2013.

**Eligibility:** If you are a regular full-time or regular part-time employee, you are eligible to participate in the plan. You must re-enroll every year.

**Coverage Begins:** The first of the month following 30 days of employment.

**Optional Participation:** Children's does not require you to participate in the flexible spending accounts. You decide how much you want to contribute. Deductions you make for the Healthcare FSA and the Dependent Care Account are separate. The money cannot be transferred between the two accounts.

**SSDP:** Employees covering a SSDP and/or SSDP's children should note that according to IRS regulations, only claims for qualified "tax dependents" can be submitted to either the Dependent Care FSA, Healthcare FSA program or Health Savings Account (HSA).

**Restrictions:** Due to restrictions imposed by the IRS code, after enrollment decisions are made upon initial eligibility and at open enrollment, changes cannot be made during the remainder of the plan year (Jan. 1 to Dec. 31), unless

a Change in Status event occurs that allows a change (See Flexible Benefits Plan on Page 46). Also, IRS regulations state that if you do not use all the money in your account, you lose it. For more information, review the Summary Plan Description on Careforce Connection.

## Healthcare FSA

The Healthcare FSA may be used to pay for expenses, such as deductibles and copays for health insurance and dental plans as well as orthodontic, chiropractic care, eyeglasses and contact lens supplies.

**Note:** Effective Jan. 1, 2011, and mandated by the Healthcare Reform Act, amounts paid for over-the-counter drugs are no longer qualified medical expenses eligible for reimbursement from the FSA unless prescribed by a medical provider. Expenses for over-the-counter items, such as insulin and diabetic supplies, bandages and contact lens supplies continue to be reimbursable from the FSA without a prescription.

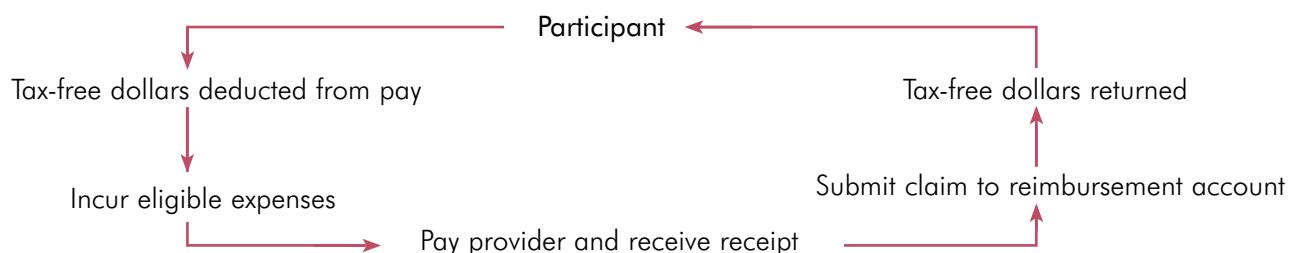
The maximum annual contribution for 2012 is \$5,000.

The maximum annual contribution for 2013 will be \$2,500.

## Dependent Care Account

The Dependent Care FSA may be used to pay for certain dependent care expenses incurred to enable gainful employment. Eligible expenses include charges for the care of dependent children younger than age 13 or for elderly or disabled family members. The maximum annual contribution is \$5,000.

## Flexible Spending Accounts Flow Chart



# Healthcare Flexible Spending Account Worksheet

This worksheet will help you calculate how much you may want to contribute to the healthcare FSA to reimburse yourself for eligible healthcare expenses. Just follow these steps:

- Based on your records for the past few years, fill in your anticipated expenses.
- If the expense is paid by insurance, enter your copay and any deductible.
- If the expense is not covered by insurance (such as hearing aids), enter the entire cost.

<b>Your Cost For:</b>	<b>You</b>	<b>Spouse</b>	<b>Children</b>	<b>Total</b>
Doctor or clinic visits	\$ _____	\$ _____	\$ _____	\$ _____
Surgical expenses	\$ _____	\$ _____	\$ _____	\$ _____
Prescription drugs (must have prescription for all OTC drugs)	\$ _____	\$ _____	\$ _____	\$ _____
Routine physicals/exams	\$ _____	\$ _____	\$ _____	\$ _____
Outpatient psychiatric services	\$ _____	\$ _____	\$ _____	\$ _____
Other medical	\$ _____	\$ _____	\$ _____	\$ _____
Routine dental care	\$ _____	\$ _____	\$ _____	\$ _____
Orthodontia	\$ _____	\$ _____	\$ _____	\$ _____
Vision care	\$ _____	\$ _____	\$ _____	\$ _____
Hearing care	\$ _____	\$ _____	\$ _____	\$ _____
Other eligible expenses	\$ _____	\$ _____	\$ _____	\$ _____
<b>Total expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>Total estimated expenses</b>				= \$ _____

\* The most you can deposit is \$5,000 a year. Your total deposits to the program cannot exceed 50 percent of your salary each pay period.

# Dependent Care Account Worksheet

To get an idea of your dependent's day care expenses, take a look at your records from the past few years.

Using this information, add any new types of expenses you anticipate and complete the following worksheet:

<b>Your Cost For:</b>	<b>Each Plan Year</b>
Childcare	\$ _____
Dependent adult day care	\$ _____
FICA** and taxes you pay for the provider	\$ _____
Costs for qualified dependent care center	\$ _____
After-school care up to age 13	\$ _____
Preschool tuition (custodial care)	\$ _____
<b>Total estimated expenses</b>	= \$ _____

\*The most you can deposit is \$5,000 a year. Your total deposits to the program cannot exceed 50 percent of your salary each pay period.

\*\*FICA is the Federal Insurance Contributions Act tax.



## Your Time Off

Time Off Benefits  
Disability Plans  
Leaves of Absence

# Time Off Benefits

Eligible employees are provided with the following time off benefits:

## Paid Time Off (PTO)

**Eligibility:** All regular full-time and part-time employees

**Benefit Begins:** You can use your PTO hours the first pay period after 60 days of employment.

- **PTO limit**—you can accrue a maximum of 300 hours. After reaching the maximum, you will stop accruing PTO hours until you take time off or cash in your hours.
- **Change in employment status**—PTO hours are payable upon separation from employment or a change to a nonbenefit-eligible status.

**Management employees:** Refer to the Management Vacation/Sick Policy 3.20 on Careforce Connection for more information about PTO.

## Holidays

**Eligibility:** All regular full-time and part-time employees

**Holiday Hours:** These are awarded in the pay period in which the holiday occurs.

- **Part-time employees**—receive four hours.
- **Full-time employees**—receive eight hours.

Holiday hours are not payable upon separation from employment or a change to a nonbenefit status.

## Accrual Schedule\*

Service (years)	Factor	Pay Period**	Max/Year	Holidays	PTO and Holidays
0 to 3	.0654	5.23	136 hours/17 days	9 days	26 days
4 to 7	.0808	6.46	168 hours/21 days	9 days	30 days
8 to 10	.0923	7.38	192 hours/24 days	9 days	33 days
11 to 14	.1	8	208 hours/26 days	9 days	35 days
15 or more	.1077	8.62	224 hours/28 days	9 days	37 days

\*Eligible management staff should refer to the Management Vacation/Sick Policy 3.20

\*\*Based on 80 hours worked each pay period.

## Floating Personal Days

One floating personal day is credited on Jan. 1, and one floating personal day is credited on July 1. These must be taken in the calendar year in which they are issued, or they will be removed.

- **New hires or employees with a status change**—are credited with the Jan. 1 or July 1 floating personal days if you become eligible before May 1 or Nov. 1, respectively.

## 2012 Recognized Holidays

- New Year's Day, Monday, Jan. 2
- Martin Luther King Jr. Day, Monday, Jan. 16
- Memorial Day, Monday, May 28
- Fourth of July, Wednesday, July 4
- Labor Day, Monday, Sept. 3
- Thanksgiving, Thursday, Nov. 22
- Christmas, Tuesday, Dec. 25
- Two floating personal days

## Holiday Premium

Nonexempt employees receive premium pay for the hours worked on the actual date of a nationally recognized holiday, and accrued holiday hours are banked for you to use later.

# Short-term Disability Plan

**Provider:** Short-term disability is provided by Hartford Life Insurance Company.

**Eligibility:** You are eligible for employer-paid disability coverage if you are an active regular, full-time, nonmanagement employee, and you have six months of continuous service. Regular part-time employees may elect to participate in the plan (see worksheet below for rates). Regular part-time employees are subject to a 12-month, preexisting condition exclusion. (Eligible management employees should refer to Policy 3.20 for information.)

**Cost:** Children's pays 100 percent of the cost for the short-term disability insurance for regular full-time employees. Regular part-time employees have the option of purchasing coverage through payroll deductions.

**Benefit:** If you meet the definition of short-term disability, you will be eligible to receive a weekly benefit equal to 60 percent of your basic weekly earnings, to a maximum of \$700 a week, for up to 11 weeks. You must be disabled for 14 days before benefits become payable. The weekly benefit will not be paid if you are receiving salary continuation or grandfathered extended time off (ETO) benefits. The benefit may be reduced by the amount of other income replacement benefits you receive for the same disability.

**Definition of Disability:** You are disabled when Hartford Life Insurance Company determines that you meet the definition of total disability. For the short-term disability benefit, total disability generally means that due to certain reasons, you are prevented from performing the essential duties of your occupation. Newly eligible regular part-time employees are subject to a preexisting condition exclusion.

**Procedure:** All applications for disability should be made through the Leave of Absence Hotline at 404-785-FMLA (3652).

## Payroll Deduction Worksheet for Regular, Part-time Employees

$$\$ \underline{\hspace{2cm}} \div 52 \times 0.6 = \underline{\hspace{2cm}} \div 10 = \underline{\hspace{2cm}} \times \text{rate (0.88)} \underline{\hspace{2cm}} \times 12 \div 26 = \underline{\hspace{2cm}}$$

Base Annual Pay\*                    Weekly Benefit                    Per \$10 of Weekly Benefit                    Monthly Premium                    Payroll Deduction

\* Maximum annual pay covered is \$60,667. If you earn more than this amount, enter the maximum amount only.

# Long-term Disability Plan

**Provider:** Long-term disability is provided by The Hartford Life Insurance Company.

**Eligibility:** Regular full-time employees who are actively at work on the first of the month after six months of continuous service are eligible for coverage.

**Cost:** Children's pays 100 percent of the cost for long-term disability insurance for regular full-time employees.

**Benefit:** If you meet the definition of long-term disability, you will be eligible to receive a monthly benefit equal to 60 percent of your basic earnings, to a maximum of \$7,500 each month. You must be disabled for 90 days before the benefits become payable, and benefits will continue to age 65 if you remain disabled.

# Family and Medical Leave Act (FMLA)

**Eligibility:** Employees must have at least 12 months of service with Children's and have worked 1,250 hours within the 12 months preceding the leave.

- **Intermittent/reduced schedule**—if you meet eligibility requirements, you can take your FMLA time on a continuous or as-needed basis by working an intermittent or reduced schedule.

Valid reasons for unpaid leave include:

- Being treated for your own serious illness.
- Birth of a child.
- Placement of an adopted or foster child.
- Caring for a seriously ill child, spouse or parent.

If you have not met the guidelines, you may be eligible for a personal leave at the discretion of your manager.

**Compensation/Payment During FMLA:** FMLA is an unpaid leave. You must use your PTO hours, short-term disability or grandfathered ETO according to policy guidelines.

- **Reference**—for approved FMLA leaves, refer to HR Policies 3.09 and 3.15 on Careforce Connection. Eligible management employees refer to HR Policy 3.20.

**Benefit Coverage During FMLA:** For approved FMLA leaves, Children's will keep paying the employer's share of your insurance premiums for up to 12 weeks. You will have to continue to pay your share of the premiums while on leave.

- **COBRA**—after 12 weeks or if you are not returning to work, you will be offered the Consolidated Omnibus Reconciliation Act (COBRA). See Page 45 for details.

**Requesting Leave:** You must fill out the proper request forms. Call the Leave of Absence Hotline at 404-785-FMLA (3652) for details.

## Maternity Leave

Maternity leaves are considered medical leaves of absence for up to six weeks from delivery. Unless, due to complications, you are out of work prior to your delivery or after six weeks from delivery. All maternity leaves are subject to FMLA guidelines as noted in HR Policy 3.15.

For employees eligible for short-term disability, the two-week elimination period required begins at delivery, unless you were taken out of work by a doctor due to complications at an earlier date.

If your disability date is your delivery date, you will receive a maximum of four weeks of disability benefits (six weeks minus the two-week elimination period). Short-term disability insurance may continue to pay beyond four weeks, if medically necessary, with the appropriate documentation from your doctor. If your disability date is prior to your delivery date, the disability benefit will begin after the two-week elimination and last up to six weeks after delivery. Any remaining time available under FMLA is paid from accrued PTO using your full-time employee increments every pay period.

## Personal Leaves of Absence

**Eligibility:** Personal leaves of absence are subject to the operational needs of the organization and may be granted at the discretion of the department head.

### Types of leaves include:

- **Personal Leave**—Evaluated on the basis of the following criteria: urgency of your needs or circumstances, record of service, performance and operational needs.
- **Educational Leave**—Granted for organized course(s) of instruction at an accredited college, university or other accredited institution. The course of study must be in a field related to your present occupation or one directly related to Children's.
- **Professional Leave**—Granted to attend meetings, workshops and seminars that benefit Children's and advance you professionally.
- **Military Leave**—Subject to federal mandates and granted for military obligations requiring you to attend reserve camp or if you are called up for military service. Appropriate orders are required. Refer to HR Policy 3.18.

## Bereavement Leave

**Eligibility:** If you are a regular full-time or regular part-time employee, and you have at least 60 days of service, you may receive up to three consecutive days off (maximum of 24 hours) with pay.

Leave may be granted in the event of the death of an immediate family member, defined as: husband, wife, child, father, mother, sister, brother, grandparent, brother/sister-in-law, parent-in-law or grandchild. Refer to HR Policy 3.13 for more information.

## Jury Duty

**Eligibility:** If you are a regular full-time or regular part-time employee, you may be eligible to receive payment for attendance in court for jury duty or as a subpoenaed witness for Children's. As long as jury duty does not exceed 12 hours, you may receive pay for your full shift minus any compensation paid by the court. Refer to HR Policy 3.10.



## **Your Future**

Retirement Plans  
Growth Plan—401(a)  
Share Plan—403(b)  
Roth 403(b)

# Retirement Plans

Children's maintains three retirement plans to help you meet your financial needs when you retire. The three plans are the 401(a) Growth Plan, the 403(b) Share Plan and the Roth 403(b). All three plans are administered by Fidelity Investments.

## Growth Plan—401(a) Plan

The Growth Plan is a 100 percent, employer-paid retirement plan. Contribution by Children's is discretionary; if a contribution is made, it will be contributed by the end of the first quarter following the Dec. 31 plan year-end. Plan participants designate the investment funds for dollars in their account from a wide array of mutual fund options.

**Eligibility:** Employees are eligible to become plan participants on the first of the month, following 30 days of service. Participation is automatic upon eligibility. However, you need to establish your investment choices and designate your beneficiary with Fidelity.

After becoming a participant, you are eligible to receive an allocation of the Children's discretionary contribution, provided you:

- Complete 1,000 work hours during a payroll year.
- Are employed on the last day of the calendar year.

**Vesting:** Employer contributions are subject to a five-year, graded vesting schedule. A year of service means 1,000 hours of work during the payroll year.

- After two years of service, the vesting percentage is 20 percent.
- After three years of service, the vesting percentage is 50 percent.
- After four years of service, the vesting percentage is 75 percent.
- After five years of service, the vesting percentage is 100 percent.

### 401(a) Example

Assume:

- Your annual earnings for a given year are \$40,000.
- You completed 1,000 hours of service within the payroll year.
- You were employed Dec. 31.
- The Children's discretionary contribution percentage is 3 percent.

Your 401(a) contribution that Children's makes on your behalf:

- Will be \$1,200.
- Will be contributed to your account during the first quarter of the following year.
- Will vest per the following schedule:

Years Employed	Percentage Vested	Dollars Vested
1	0%	\$0
2	20%	\$240
3	50%	\$600
4	75%	\$900
5	100%	\$1,200

## Share Plan—403(b) Plan

The Share Plan is a retirement plan in which Children's matches contributions you make to the plan. You can contribute to the plan up to the legally allowed limits. For each dollar you put in, Children's puts in a matching dollar, up to 4 percent of your eligible base annual income. You are eligible to receive this matching contribution if you are credited with a year of service during the payroll year. A year of service means 1,000 hours of work during the payroll year. You may change the amount of your deferral and your investment choices at any time.

**Eligibility:** All employees are eligible to participate in the Share Plan upon their hire date and can begin making contributions to the plan from their salary. Participation is not automatic. You will need to designate the amount you want to defer into the account, establish your investment choices and designate your beneficiary.

**Vesting:** Each year, you will receive your employer matching contributions once you have completed 1,000 hours of service. You will be 100 percent vested in the employer contributions when you receive them.

**Investment Choices:** You will find all the information on investment choices in the materials provided to you by Fidelity. A self-directed brokerage link option

to invest funds also is available through Fidelity. In addition, Fidelity retirement counselors and dedicated customer service representatives are available to help with your retirement plan decisions. Call 800-343-0860 to schedule a confidential consultation or to speak with a Fidelity customer service representative.

**Fidelity Portfolio Advisory Service at Work:** The Fidelity Portfolio Advisory Service at Work managed account service gives you professional investment management of your account. The service will put you in an investment strategy that creates an opportunity for long-term gains, while managing the risks associated with investing. Visit <https://netbenefits.fidelity.com/pas> or call 866-811-6041 for more information.\*

## Roth 403(b) Plan

The Roth 403(b) allows you to contribute after-tax money to the Share Plan, and, at retirement, take qualified, tax-free withdrawals. Investing in a Roth 403(b) account offers other key benefits. You can contribute more to a Roth 403(b) account than to a Roth IRA and still get many of the same key benefits. There is no earning limit with a Roth 403(b) account, unlike a Roth IRA. You might be able to transfer your Roth 403(b) account to other Roth accounts or Roth IRAs. For further information, contact a Fidelity representative.

## Comparison of 403(b) and Roth Contributions

403(b) Contributions		Roth Contributions	
Gross eligible income	\$50,000	Gross eligible income	\$50,000
Pre-tax contribution	\$5,000	Federal & state taxes	\$12,500
Federal & state taxes	\$11,250	After-tax contribution	\$5,000
Take-home pay	\$33,750	Take-home pay	\$32,500

In this example, the federal and state tax rate used is 25 percent and the contribution rate is 10 percent. The contribution amount is \$5,000 (10 percent of pay), which would entitle the employee to a match of \$2,000.

### Distinctions between the two plans:

**403 (b):** Pre-tax contributions and earnings on those contributions are not taxed until they are withdrawn from the plan. Making pre-tax contributions may be beneficial if you anticipate being in a lower tax bracket at retirement.

**Roth:** Contributions are made after taxes are withheld from your gross pay and do not reduce your taxable

income. However, at the time of distribution, both the contributions and earnings may be withdrawn tax-free if certain criteria are met. Contributing after-tax dollars does not reduce your current taxable income, yet allows your investment earnings to grow tax-deferred.

Withdrawals on contributions are tax-free. Earnings are taxed at the time of withdrawal.

strong4  
AT C



A photograph of a woman in a purple t-shirt and black pants performing a lunge exercise with a dumbbell. She is smiling and looking towards the camera. The background shows a bright room with green walls and a wooden floor.

Emily Anne Vall, Employee Wellness  
Mindy Belcher, Wellness Nutritionist

## Your Work Life Success

Family and Dependent Care  
Wellness  
Convenience  
Other Work Place Support

# Family and Dependent Care

## Childcare Centers

If you are a regular full-time or regular part-time employee, you are eligible to enroll dependent children in one of three childcare centers partially supported by Children's: New Generations, The Clifton School and The Clifton School at Clairmont. Enrollment is subject to available openings, and subsidies are provided to employees who qualify. As a Children's employee, you also may take advantage of discounts provided through The Sunshine House childcare centers located throughout metro Atlanta. For more information, contact the centers directly (See Page 54).

## Childcare Credit

If you are a regular full-time or regular part-time employee and have dependent children in day care, you may be eligible to receive up to a \$40 credit each pay period. This credit is provided to help defray the cost of childcare expenses and may be accessed through the Dependent Care Account (See Page 20); simply enroll in the Dependent Care Account. The total amount you elect will include the \$40 that is covered by the Childcare Credit. Once you have accumulated sufficient expenses for reimbursement, complete a claim form and mail it, along with appropriate receipts, to the address on the form. A check will be sent to you for reimbursement. Visit Careforce Connection for more information or to receive a claim form. You must re-enroll each year.

## Backup Care Options

Assistance is provided for all employees seeking temporary care for infants through the elderly, whether they are healthy or mildly ill. Example situations include: your regular caregiver is unavailable (including a spouse), your child or adult family member is ill, school or day care is closed (for any reason) or your adult family member is recovering from medical treatment. Bright Horizons Family Solutions provide access 24 hours a day, seven days a week, to carefully selected childcare centers and highly qualified home care professionals who are available to deliver temporary care. The program is very affordable at \$2 per hour for each child for center-based care or \$6 per hour for

home care (home care rate applies for up to three dependents). All caregivers are FBI-background checked, CPR/First Aid-certified, licensed, insured and experienced in childcare or adult/elder care.

All active employees, including PRNs, may use the program for up to 80 hours a calendar year, and for your convenience fees are payroll-deducted. Because this service is only for temporary breakdowns in care, you can only use Backup Care Options when you would otherwise have to miss work. Contact Bright Horizons Family Solutions at <http://brighthorizons.com/> to schedule care or find out more information. First time users, Enter the following information:  
Username: choa  
Password: hopeandwill1

## Sitter Service

Through our partnership with Sittercity.com, Children's provides employees with free access to a database of 3,000 sitters, nannies, pet sitters and house sitters in metro Atlanta. To find a service, just register online or by phone and view profiles of sitters matching your needs, including their certifications, languages spoken, type of care, hourly rate and available times. Sitters are even available for holidays, such as Valentine's Day and New Year's Eve.

## Working Mother Support

Working moms have access to an online community on Careforce Connection where they can find tips for success and links to programs that can help them meet the challenges of having a career and taking care of a family. For more information, visit the Work Life Success page on Careforce Connection.

## Baby Showers

Every other month, Children's throws a baby shower for expecting parents (including adoptive parents). In addition to a gift, valuable prize drawings and refreshments, parents receive answers to questions about childcare needs, FMLA and benefits.

## Prenatal Screening

Future Moms is a free program to help parents make informed choices and give their babies a healthy start. The program includes a personal health coach, nutritional counseling, and postpartum support and guidance. Register for Future Moms by calling 866-347-8360. Online access to information about your pregnancy is also available 24 hours a day at MyHealth at [www.anthem.com](http://www.anthem.com).

## Adoption Assistance

The Children's Adoption Assistance Plan provides reimbursement for certain reasonable and necessary expenses associated with the adoption of a child. The expenses must be directly related to, and incurred for the purpose of, the legal adoption of an eligible child. The plan will pay up to \$5,000 annually. The maximum will coordinate with the Infertility Assistance Plan for a maximum lifetime benefit of \$10,000. There are certain other restrictions and provisions that apply. You may obtain a copy of the Adoption Assistance Plan Summary Plan Description from Careforce Connection. All regular full-time and regular part-time employees employed by Children's for at least six months before they incur a qualifying expense are eligible to participate.

## Infertility Assistance

Our Infertility Assistance Plan provides reimbursements for certain reasonable and necessary expenses incurred by you or your spouse due to infertility. The maximum lifetime benefit for each eligible employee (and spouse) is \$10,000, coordinating with the Adoption Assistance Plan. You may obtain a copy of the Infertility Assistance Plan Summary Plan Description from Careforce Connection.

All regular full-time and regular part-time employees employed by Children's for at least six months before they incur a qualifying expense are eligible to participate.

# Wellness

## strong4life

Children's offers a variety of activities through the wellness initiative Strong4Life at Children's. Strong4Life is designed to help employees interested in improving their health—whether they simply want to eat better, exercise more or need help managing a chronic condition.

Working together with Weight Watchers, onsite fitness classes and departmental activities, Strong4Life will help you reach your wellness goals through four areas: support, nutrition, activity and fun. Visit the Strong4Life pages on Careforce Connection to get started.

You4Life, a program offered through Strong4Life, is a dynamic lifestyle management program focusing on healthy eating and exercise.

### **Weight Watchers at Work**

Children's offers onsite Weight Watchers at Work meetings at a discounted rate. Employees also are eligible for reimbursement for attending Weight Watchers in their community as well as online. For more information, visit the 4Nutrition link on the Wellness/Strong4Life page on Careforce Connection.

### **Strong4Life Online**

Children's offers Strong4Life Online to help you customize a personalized wellness plan that will help you get started on accomplishing your wellness goals for each Strong4Life area. Through Strong4Life Online, you can participate in an online Wellness Workshop or Challenge, measure your results, track your progress and see how your diet, exercise and other activities work together. Tracking your health and fitness progress is one of the best ways to stay healthy, and staying motivated is a big part of wellness success.

### **Health Club Memberships**

Children's has negotiated discount memberships with various fitness facilities located throughout metro Atlanta. Enrollment information and club features can be accessed through the Strong4Life page on Careforce Connection.

### **Massage Therapy**

Children's has negotiated discounts with GlobalBodyWorks Inc. to provide onsite massages by licensed therapists to our employees. Contact GlobalBodyWorks Inc. at 404-812-0340 for price information or to schedule an appointment.

### **Employee Assistance Program**

Because we care about your health and well-being, we have engaged Employee Assistance Program (EAP) consultants, a professional and confidential counseling service, to help you and your family resolve personal concerns. EAP consultants provide confidential intake evaluation for assessment, referral and short-term counseling 24 hours a day, seven days a week. Contact the EAP at 770-951-8021 for more information.

Some areas for which EAP consultants can find the resources to help you include:

Adoption	Aging	Alcohol	Childcare
Drugs	Education	Elder Care	Emotions
Family Stress	Finances	Legal Matters	Marriage
Parenting	Pet Services	Psychiatric	

EAP services are available to you and your eligible dependents.

### **Critical Incident Stress Management**

Critical Incident Stress Management (CISM) provides crisis response for any employee who has experienced a stressful event or situation and needs assistance managing stress. A stressful event includes a difficult patient or family situation, a challenging coworker situation or a difficult death situation with a patient.

Children's uses its Employee Assistance Program (EAP) to serve as the CISM response team. Your manager or supervisor contacts a CISM responder at EAP by calling 770-951-8021 to directly request a CISM responder for your department.

## Tobacco Cessation

Children's has partnered with Free & Clear to offer a comprehensive tobacco cessation program called Quit for Life. The Quit for Life program, brought to you by the American Cancer Society and Free & Clear, is one of the nation's leading tobacco cessation programs. Quit for Life helps people overcome their physical, psychological and behavioral addictions to tobacco using a seamlessly integrated mix of medication support, phone-based cognitive behavioral coaching, and Web-based learning and social support.

Visit [www.freeclear.com/quit-for-life](http://www.freeclear.com/quit-for-life) for more information.

## Convenience

### Concierge Service

To help simplify your personal life, Children's is partnering with At Your Service concierge. Think of At Your Service as your very own personal assistant. You have access to true concierge services for things like finding tickets to any event in the country, making dinner reservations, vacation or party planning, scheduling cable service installation, obtaining birthday party supplies, gift shopping or finding the best value on a new TV. With At Your Service, you get the opportunity to let someone else do the planning while you focus on what is important to you. See Careforce Connection for onsite concierge hours and more information.

### Workplace Banking

You are eligible for savings and incentives on a wide range of banking products and services with SunTrust, Wells Fargo (formerly Wachovia), Bank of America, MetLife, Lockheed Credit Union, Emory Alliance Credit Union, LGE Community Credit Union, RBC Bank and the Centers for Disease Control and Prevention Credit Union. To sign up, contact your nearest branch office (See Page 54).

### Direct Payroll Deposit

You can have your paychecks deposited directly to participating banks in metro Atlanta. A direct deposit form is on Careforce Connection and should be sent to the Children's Payroll Department.

### Commute Alternatives

In partnership with The Clean Air Campaign, Children's offers support and incentives to employees choosing commute alternatives. These commute alternatives include public transportation, carpooling, vanpooling, biking, walking and telecommuting. Programs include subsidized monthly MARTA passes, a monthly vanpool subsidy, preferential parking for carpoolers and a guaranteed ride home.

### Discount Buying Clubs

Our employees are eligible for memberships with AAA Auto Club South, Costco and Sam's Club. For more information, visit the Convenience page on Careforce Connection.

# Other Work Life Support

## Educational Assistance

If you are a regular full-time or regular part-time employee with at least six months of service, you are eligible to apply for educational assistance. Employees may receive up to \$5,000 depending on the course of study. You may receive reimbursement for tuition, fees and books. Grades of "A" or "B" are required for the reimbursement of approved assistance, and repayment is required if you fail to meet policy requirements. For more information, refer to HR Policy 3.33.

## Employee Referral Network

As a Children's employee, you know the type of person Children's is looking to hire: someone who is dedicated, reliable and compassionate. And with the improved Employee Referral Network, referring your family members and friends is easier than ever. You can make referrals through Career Connection, which tracks candidates as they move through the hiring process, providing you with regular updates on a candidate's status. To learn more about the Employee Referral Network, click on the *Policies and Procedures* link on Careforce Connection.

## Supplemental Insurance

Aflac provides a variety of supplemental insurance products, such as short-term disability, personal cancer protection, hospital intensive care, personal accident and life insurance. Plans are available through payroll deduction for regular full-time and regular part-time employees. Call 770-405-3242 for enrollment information.

## Long-term Care Insurance

Long-term care coverage gives you a comprehensive way to protect your future. Long-term care may be needed during an extended period of time and is not provided in a hospital. It can be nursing care provided part-time or 24 hours a day, seven days a week. This care is often received in a nursing home, but it can be provided at home by skilled nursing personnel from a home healthcare agency. It also can be custodial care or personal care for people with chronic health conditions or disabilities.

Most healthcare plans do not cover nursing or custodial services provided primarily for the purpose of meeting personal, long-term needs. Long-term care insurance is designed to give you the flexibility to choose care at home, in an assisted living facility, in other community-based facilities or in a nursing home. For more information, contact the HR Service Center at 5-4747.

## Pet Insurance

Veterinary Pet Insurance (VPI) is the nation's largest and oldest provider of health insurance for pets. Their program is designed for you to obtain pet insurance both for medical problems and preventive care for your pets at group discounted rates. All regular full-time and regular part-time employees are eligible to participate and may enroll at any time. Contact VPI at 888-899-4VPI (4874) for more information.

## Auto and Homeowner Insurance

The MetPay Plan is a personal property insurance program designed for you to obtain auto, homeowner and other types of property and casualty insurance at group discounted rates. All regular full-time and regular part-time employees are eligible to participate and may enroll at any time. Contact MetLife at 800-438-6388 for more information.

## Legal Services\*

MetLaw is a group plan at discounted rates to provide you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney reviews the law, discusses your rights and responsibilities, explores your options and recommends a course of action. MetLaw has attorney options in-network and out-of-network. All regular full-time and regular part-time employees are eligible to participate. Enrollment is during the open enrollment period (Oct. 30 to Nov. 12). Contact MetLaw at 800-821-6400 to enroll or for more information.

*\*There is a one-year commitment required for this program.*

## College Savings

Concerned about the rising cost of a college education? Contact a Fidelity retirement representative to discuss a professionally managed, tax-advantage investment plan, under Section 529 of the IRS code, designed to meet tuition and other higher education expenses at any eligible educational institution in the country. This program offers several benefits for investors including flexibility, tax benefits and control of withdrawals.





Starla Jones, Radiology  
Earlisha Walker, Patient Financial Services

## Your Recognition

Celebrations Program  
Hope and Will Awards  
Service Awards  
DAISY Awards  
Fun at Work

# Celebrations Program

## Celebrating You for Making a Difference

Celebrations represents one of the ways Children's is committed to recognizing and rewarding employees for modeling our values, helping us achieve our strategy or fulfilling our Employee Promise. Through Celebrations you can recognize a coworker or be recognized by your manager.

There are two ways to recognize a coworker:

- You can send a coworker recognition for a well-done job, modeling our values, a birthday, an anniversary or another life event.
- You can nominate a coworker for a Hope and Will Award.

When you send a Celebrations card, the employee's manager receives a copy as well. It is a great way to

give your fellow employees the praise they deserve. To mark your Celebrations success, employees are eligible to earn points (AwardperQs), which are redeemable for your choice of exciting gifts. So take a few minutes on a regular basis to honor those people who go above and beyond, because what you do is worth celebrating. Visit the Celebrations page on Careforce Connection for more information.

# Hope and Will Awards

Hope and Will Award winners are recognized by their fellow employees for going beyond the call of duty and demonstrating outstanding customer service, great attitude and spirit, exceptional skills and a strong commitment to Children's.

Their contributions represent the five values of Children's:

- **Integrity**—Being honest, ethical and committed to all we do
- **Respect**—Appreciating all people, work and ideas
- **Nurturing**—Fostering the care, growth and development of the individual
- **Excellence**—Delivering the highest level of care and service
- **Teamwork**—Working together to achieve our goals

Winners are regularly chosen from throughout the Children's System. Each winner receives 50 Celebrations AwardperQs, and his or her picture is taken and displayed on Careforce Connection. At the end of the year, winners are considered for the Hope and Will Award of the Year to receive 250 Celebrations AwardperQs and System recognition.

## Service Awards

Children's celebrates the dedication of employees with several special events that recognize every five years of service. These events include receptions on each campus for five-year employees, a luncheon for the 10-year honorees and a formal dinner for employees with service of 15 years or more. Employees with the longest tenure also are pampered with a special day at the spa on the day of the dinner. In addition to being recognized at one of these celebrations, employees receive a personalized gift to commemorate the occasion.

## DAISY Awards

Children's was selected to be a facility that honors extraordinary nurses through the Diseases Attacking the Immune System (DAISY) Foundation. Each month, nominations are received and reviewed. The Foundation provides a certificate, DAISY pin, sculpture and System recognition to the winners.

## Catch Me at My Best

At Children's, we strive to give every customer—internal and external—a seamless, consistent and special experience.

Catch Me at My Best is a Systemwide initiative for patient families to recognize employees who go above and beyond in providing great care and service, enhancing the overall experience of those we serve. Throughout the year, patient families catch our staff at their best and fill out Catch Me at My Best cards as a way to thank and recognize staff.

Each month, managers may submit one employee from their area for a Catch Me at My Best System drawing and recognition. On the fifth of each month, our Service Excellence Department randomly draws three winners who may work at Children's at Egleston, Children's at Hughes Spalding, Children's at Scottish Rite, Marcus Autism Center or any of our neighborhood locations. The winners are announced on Careforce Connection and receive recognition and a Children's sports bag.

## Fun at Work

Other ways Children's says thank you or provides opportunities for employee involvement include:

- Special employee events (teas, picnics, lunches)
- Employee Arts and Crafts Fair
- Hospital Week
- Holiday gifts and activities
- Wellness Ambassadors
- Activities and Communication Team (ACT) Committee
- Total Rewards Fair
- Departmental celebrations
- Annual Veterans Day Salute



## Your Details

Flexible Benefits Plan  
COBRA Continuation Coverage  
Special Enrollment Rights Under HIPAA  
Women's Health and Cancer Rights Act  
Medicare

# Flexible Benefits Plan

## Additional Information

Children's has adopted a Flexible Benefits Plan that enables you to pay for many of your benefit elections on a pretax basis. Benefits available for payment include:

- Healthcare coverage
- Dental coverage
- Vision coverage
- Flexible spending accounts

The plan is intended to qualify as a cafeteria plan under Section 125 of the IRS code and, therefore, is subject to certain requirements and restrictions.

You and Children's share in the cost of most of the benefit options you elect. Because your portion of the cost of certain benefit options is paid with pretax dollars, your gross income is reduced by the amount of your contributions, and taxes are paid only on the remaining balance. Using this pretax approach decreases your federal, state and Social Security taxes.

Here is an example of how it works; you elect family coverage with the Blue Cross Blue Shield (BCBS) POS plan that has a payroll deduction of \$154, and you are in a 28 percent tax bracket:

- By having the premium withheld on a pretax basis, you do not have to pay tax on the \$154, which saves you \$43.12 in taxes.
- So your actual paycheck is only reduced by \$110.88 ( $\$154 - \$43.12 = \$110.88$ ).
- The net effect is that the BCBS POS family plan costs you only \$110.88 every paycheck instead of \$154.

Your salary-related benefits, such as your life insurance, long-term disability insurance and retirement benefits, are based on your total eligible compensation before pretax contributions.

Section 125 of the IRS code prohibits coverage for domestic partners and their dependents through a Flexible Benefit Plan. The portion of contributions attributed to coverage for a SSDP and/or SSDP's children will be paid after-tax. In addition, the

value of the employer provided benefits for the SSDP and/or SSDP children will be taxable income to the employee.

**Restrictions:** IRS regulations restrict your ability to change your elections during the plan year (Jan. 1 to Dec. 31), unless specific events occur. This means that your plan selections are in place for the plan year, and you are not able to add or change plans, or dependent coverage options, until the next Jan. 1. The events that may allow a change are briefly described below.

**Changes to Elections:** Situations that may allow a change in election include a Change in Status event, entitlement to a special enrollment right from HIPAA, entitlement to Medicare or Medicaid, or certain changes in the cost or coverage of a benefit offered by the plan. A Change in Status event is one of the more frequent reasons for a change of election. A Change in Status event includes:

- Change in legal marital status
- Change in number of dependents
- Change in employment status
- Meeting or ceasing to meet dependent eligibility requirements
- Change in residence

Changes must be on account of, and correspond with, the applicable event. Some of the events that allow a change do not apply to every benefit available through the plan.

**If an event occurs and you want to change an election, you should inform the Children's Benefits Department in writing within 30 days of the occurrence.**

You must establish that the requested change meets applicable requirements of the IRS code. Contact the HR Service Center at 404-785-4747 if you have a question about an upcoming change or need more information. The decision regarding whether a requested change meets applicable guidelines is determined by the plan administrator.

If you are changing from a nonbenefits-eligible to a benefits-eligible status, the effective date of your benefits is the first of the month following 30 days from the status change. You must enroll within 30 days of the status change.

# COBRA Continuation Coverage

A federal law known as the Consolidated Omnibus Reconciliation Act (COBRA) requires that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) at group rates in certain instances where coverage from the terms of the plan would otherwise end. This notice is intended to inform you of your rights and obligations from the continuation coverage provisions of the law.

If you are an employee of Children's and are covered by its group health plan, the employee has a right to choose this continuation coverage if you lose your group health coverage from the terms of the plan because of reduction in your hours of employment or the termination of your employment (for reasons other than gross misconduct on your part). If you are the spouse of an employee and are covered by the group health plan, you have the right to choose this continuation coverage if you lose your group health coverage from the terms of the health plan for any of the following reasons:

- The death of your spouse
- A termination of your spouse's employment (for reasons other than gross misconduct)  
or reduction of your spouse's hours of employment
- Divorce or legal separation from your spouse
- Your spouse becomes entitled to Medicare

If an employee's dependent child is covered by the group health plan, he or she has the right to continuation coverage if group health coverage from the terms of the health plan is lost for any of the following reasons:

- The death of a parent
- A termination of a parent's employment (for reasons other than gross misconduct)  
or reduction in a parent's hours of employment
- Parents' divorce or legal separation
- A parent becomes entitled to Medicare
- The dependent ceases to be a dependent child with the terms of the health plan

Individuals described above, who are entitled to COBRA continuation coverage, are called qualified beneficiaries. If a child is born to a covered employee, or if a child is younger than age 18, adopted by or placed for adoption with a covered employee during a period of COBRA continuation coverage, the newborn or adopted child also is a qualified beneficiary. These new dependents can be added to COBRA upon timely notification to the plan administrator in accordance with the terms of the group health plan.

Under the law, the employee or a family member has the responsibility to inform the plan administrator of a divorce, legal separation or a child losing dependent status with the terms of the health plan. This information must be provided within 60 days of the later of the event or the date on which coverage would end under the terms of the plan because of the event. If the information is not provided within 60 days, rights to continuation coverage through COBRA ends. The employer has the responsibility to notify the plan administrator of the employee's death, termination of employment or reduction in hours or Medicare entitlement.

## COBRA continued from page 45

When the plan administrator is notified that one of these events has happened, the plan administrator will, in turn, notify the employee that you have the right to choose continuation coverage. According to the law, you have 60 days from the date you are notified of your rights, or the date you would lose coverage because of one of the events described above, to inform the plan administrator that you want continuation coverage.

If you do not choose continuation coverage in a timely manner, your group health insurance coverage will end. COBRA continuation coverage is not available to any covered individual if coverage is lost due to termination of employment for gross misconduct.

If you choose continuation coverage, the employer is required to give you coverage, which, as of the time coverage is being provided, is identical to the coverage provided with the plan to similarly situated employees or family members. Any changes made to the health plan for similarly situated employees or family members also will apply to the individual who chooses COBRA continuation coverage. The terms of the coverage are governed by the plan documentation, which is available upon request from the plan administrator in the event you have misplaced your documentation.

The law requires that you are given the opportunity to maintain continuation coverage for up to three years unless you lost group health coverage because of your termination of employment (except for gross misconduct) or reduction in hours. If such termination or reduction of hours is the reason for your loss of coverage, the required continuation coverage period is up to 18 months. These 18 months may be extended to 36 months if other events (such as death, divorce or the employee's Medicare entitlement) occur during the 18-month period. If the covered employee became entitled to Medicare less than 18 months before a qualifying event that is termination of employment or reduction of hours, then qualified beneficiaries, other than the covered employee, may receive continuation coverage for up to 36 months measured from the covered employee's Medicare entitlement.

The 18-month continuation coverage period applicable to termination (except for gross misconduct) or to reduction of hours, may be extended to up to 29 months if a qualified beneficiary is determined by the Social Security Administration to have been disabled at any time within the first 60 days of continuation coverage. In order to extend the 18-month period, a qualified beneficiary must notify the plan administrator within 60 days of the determination by the Social Security Administration and before the end of the 18-month continuation period.

If the above requirements are satisfied, the continuation coverage for all qualified beneficiaries may continue for up to an additional 11 months beyond the end of the initial 18-month period. A higher monthly premium (150 percent of the applicable premium used to determine regular COBRA rates) will be required. The plan administrator also must be notified within 30 days after the date of any final determination of the Social Security Administration that the disability no longer exists, if such a determination is made before the end of the 29-month continuation coverage period. Continuation coverage will be cut for any of the following reasons:

- The employer no longer provides group health coverage to any of its employees
- The premium for your continuation coverage is not made on time
- You become covered under another group health plan that does not contain any exclusion or limitation with respect to any preexisting condition you have
- You become entitled to Medicare
- In the case of the 29-month continuation of coverage period for the disabled, the cessation of disability

You do not have to show that you are insurable to choose continuation coverage. However, continuation coverage under COBRA is provided subject to your eligibility for coverage; the plan administrator reserves the right to terminate your COBRA coverage retroactively if you are ineligible.

Under the law, you may have to pay all or part of the premium, plus a 2 percent administration fee, for your continuation coverage. As explained above, higher rates apply to the 11-month extension due to disability. There is a grace period of 30 days for payment of the regularly scheduled premium. In addition, upon the expiration of the 18-month or 36-month continuation coverage period, you are allowed to enroll in an individual conversion plan if conversion is provided from the terms of the health plan.

## Special Enrollment Rights Under HIPAA

During the enrollment period, if you decline enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may, in the future, enroll yourself or your dependents in the health plan, provided you request enrollment within 30 days after your other coverage ends. To retain your right for special enrollment, you may be required to certify during enrollment, in writing, that you are covered by another health plan. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

## Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act requires all group health plans that provide medical and surgical benefits for a mastectomy also must provide certain other related benefits. A participant or beneficiary, who is receiving benefits for a mastectomy that is covered by a health plan and elects breast reconstruction, is entitled to receive coverage for:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas

The coverage will be provided in a manner determined in consultation with the attending doctor and the patient. The coverage will be subject to the same annual deductible, co-insurance, copay and other conditions and limitations otherwise applicable under the health plan. If you have any questions about coverage for these benefits, contact the health insurance carrier.

# Medicare

## Important Notice About Medicare and Your Prescription Drug Coverage

**Note:** We are required by law to distribute this notice. This notice is only for employees, COBRA participants and dependents who are eligible for Medicare coverage.

This notice contains information about your current prescription drug coverage with Children's and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also may offer more coverage for higher monthly premiums.

Children's has determined that the prescription drug coverage offered by its Welfare Benefit Plan (Plan) is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year during annual enrollment, which usually begins in October or November and closes Dec. 31. Beneficiaries leaving employer coverage may be eligible for a Special Enrollment Period to sign up for a Medicare Prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you decide to enroll in a Medicare prescription drug plan and drop your Children's prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

You also should know that if you drop or lose your coverage with Children's and do not enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage; your monthly premium will go up at least 1 percent each month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium will always be at least 19 percent higher than what most other people pay. You will have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until next October or November to enroll.

You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through Children's changes. More detailed information about Medicare plans that offer prescription drug coverage is available in the Medicare & You handbook. You will get a copy of the handbook in the mail every year from Medicare. You also may be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program  
(see your copy of the Medicare & You handbook for their telephone number) for personalized help
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this help is available from the Social Security Administration (SSA). For more information about this help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 800-772-1213 (TTY 800-325-0778).

**Remember:** Keep this notice. If you enroll in one of the new plans approved by Medicare, which offers prescription drug coverage, you may be required to give a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: November 2011

Name of Entity/Sender: Children's Healthcare of Atlanta

Contact: Cheryl Bergdale  
Manager, Benefits

Address: 1600 Tullie Circle NE  
Atlanta, GA 30329-2303

Phone Number: 404-785-7850



From left to right:  
Lisa Kuklinski, Credentialing Services  
Paula Hickman, Provider Data Management  
Anne Rowe, Credentialing Services



## Your Support

Total Rewards Benefit Directory  
How to Enroll  
Benefits Forms Request  
Benefits Enrollment Worksheet

# Total Rewards Benefit Directory

**HR Service Center 404-785-HRHR (4747)**

**Leave of Absence Hotline 404-785-FMLA (3652)**

Benefit	Vendor Name	Phone Number	Website
Adoption and Infertility	Compliance Solutions	678-612-2929	<a href="http://www.csadministration.com">www.csadministration.com</a>
Auto/Homeowner Insurance	MetLife	800-438-6388	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>
Banking	Bank of America	404-248-2250	<a href="http://www.bankofamerica.com">www.bankofamerica.com</a>
Banking	CDC Federal Credit Union	404-325-3270	<a href="http://www.cdcfcu.com">www.cdcfcu.com</a>
Banking	Emory Alliance Credit Union	404-329-6415	<a href="http://www.emoryfcu.com">www.emoryfcu.com</a>
Banking	LGE Community Credit Union	770-424-0060	<a href="http://www.lgeccu.org">www.lgeccu.org</a>
Banking	Lockheed Federal Credit Union	800-328-5328	<a href="http://www.lfcu.com">www.lfcu.com</a>
Banking	MetLife	866-226-5638	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>
Banking	RBC Bank	800-236-8872	<a href="http://www.rbcbankusa.com">www.rbcbankusa.com</a>
Banking	SunTrust Group Banking	800-999-9125	<a href="http://www.suntrust.com">www.suntrust.com</a>
Banking	Wachovia/Wells Fargo	404-248-2800	<a href="http://www.wachovia.com">www.wachovia.com</a>
Childcare	Bright Horizons Family Solutions	866-854-1958	<a href="http://www.brighthorizons.com">www.brighthorizons.com</a>
Childcare	The Clifton School	404-636-4073	<a href="http://www.thecliftonschool.org">www.thecliftonschool.org</a>
Childcare	The Clifton School at Clairmont	404-315-6340	<a href="http://www.thecliftonschool.org">www.thecliftonschool.org</a>
Childcare	New Generations	678-843-3900	<a href="http://www.brighthorizons.com/newgenerations">www.brighthorizons.com/newgenerations</a>
Childcare	Sunshine House	800-551-1561	<a href="http://www.sunshinehouse.com">www.sunshinehouse.com</a>
Child/Elder care	SitterCity	888-211-9749	<a href="http://www.sittercity.com/choa">www.sittercity.com/choa</a>
COBRA	Compliance Solutions	770-410-9213	<a href="http://www.csadministration.com">www.csadministration.com</a>
Commute Alternatives	Clean Air Campaign	678-244-7715	<a href="http://www.logyourcommute.org">www.logyourcommute.org</a>
Concierge	At Your Service	404-785-2525	<a href="http://www.2placesat1time.com">www.2placesat1time.com</a>
Dental	Blue Cross Blue Shield	800-628-3988	<a href="http://www.bcbsga.com">www.bcbsga.com</a>
Disability	Hartford Disability	800-752-9713	<a href="http://groupbenefits.thehartford.com">http://groupbenefits.thehartford.com</a>
Employee Assistance Program	EAP Consultants	770-951-8021	<a href="http://www.eapconsultants.com">www.eapconsultants.com</a>
Flexible Spending Account	Aflac	800-323-5391	<a href="http://www.aflac.com">www.aflac.com</a>
Health (CDHP)	Anthem/Blue Cross Blue Shield	888-872-4197	<a href="http://www.anthem.com">www.anthem.com</a>
Health (POS)	Blue Cross Blue Shield	800-628-3988	<a href="http://www.bcbsga.com">www.bcbsga.com</a>
Legal Services	MetLaw	800-821-6400	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>
Life Insurance	Hartford Life Insurance	800-563-1124	<a href="http://www.hartfordlife.com">www.hartfordlife.com</a>
Long-term Care Insurance	Future Guard	800-603-7999	<a href="http://www.futureguardltc.com/choa">www.futureguardltc.com/choa</a>
Massage	GlobalBodyWorks	404-812-0340	<a href="http://www.gbwonline.com">www.gbwonline.com</a>
Memberships	AAA Auto Club	770-656-4430	<a href="http://www.aaa.com">www.aaa.com</a>
Memberships	Costco	678-201-0003	<a href="http://www.costco.com">www.costco.com</a>
Memberships	Sam's Club	404-325-4883	<a href="http://www.samsclub.com">www.samsclub.com</a>
Pet Insurance	VPI	888-899-4VPI	<a href="http://www.petinsurance.com">www.petinsurance.com</a>
Pharmacy (POS Plan)	Caremark (BCBS POS)	888-208-9624	<a href="http://www.caremark.com">www.caremark.com</a>
Prenatal Screening Program	Future Moms	866-347-8360	<a href="http://www.anthem.com">www.anthem.com</a>
Retirement	Fidelity	800-343-0860	<a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a>
Supplemental Insurance	Aflac	678-744-9464	<a href="http://www.aflac.com">www.aflac.com</a>
Vision	Avesis	800-828-9341	<a href="http://www.avesis.com">www.avesis.com</a>

## How to Enroll

Benefits enrollment is through eHR. You may access eHR at [www.choa.org/staff](http://www.choa.org/staff) or through Careforce Connection.

1. On Careforce Connection, click on Your Connection.
2. Select eHR on the right.
3. Enter your User Name and Password to sign on. If you lost your password, send an e-mail to [solution.center@choa.org](mailto:solution.center@choa.org) or call the Solution Center at 404-785-6767.
4. Select eHR.
5. Select 2012 Benefits Enrollment on the 2012 Benefits Enrollment Menu.
6. Read the instructions and click on the button to return to the Benefits Enrollment Menu.
7. Click on the Dependent tab to update dependents.
8. Click on Enrollment Questions.
9. Answer all five questions, click "update" and then "okay."  
(You must answer all five questions before you can proceed.)
10. Select 2012 Benefits Enrollment on the menu and proceed to enrollment.
11. Complete the enrollment process and print a copy of your elections for your records.

### **Helpful Hints:**

- You must make an election on each screen before you can move to the next screen.
- Only benefits for which you are eligible will appear as an option.
- If you stop the process before completion, you will have to start the process from the beginning.
- Elections are not saved until you confirm them at the end of the enrollment process.

### **Protect Your Personal Information:**

- Do not share your eHR user name and password with anyone.
- Be sure to log out and close the Internet browser when you are finished.

## Benefits Forms Request

You may access all Benefit forms, Summary Plan Descriptions, Consolidated Omnibus Reconciliation Act (COBRA) details and other information on Careforce Connection.

# Benefits Enrollment Worksheet

This worksheet is designed to provide you with a format to mark or note your benefit choices as you go through the various benefit options outlined in this book. For example: When you finalize your plan selection, you may want to note it here to have a quick reference when you go through the e-HR enrollment process. This is not an enrollment sheet and does not need to be completed for enrollment purposes. It is a worksheet only.

<b>Health Insurance</b>	Plan Selection	<input type="checkbox"/> Anthem/BCBS CDHP <input type="checkbox"/> BCBS POS
<b>Health Insurance</b>	Coverage Tier	<input type="checkbox"/> Employee <input type="checkbox"/> Employee +1 <input type="checkbox"/> Family
<b>Dental Insurance</b>	Plan Selection	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Dental Insurance</b>	Coverage Tier	<input type="checkbox"/> Employee <input type="checkbox"/> Employee +1 <input type="checkbox"/> Family
<b>Vision Insurance</b>	Plan Selection	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Vision Insurance</b>	Coverage Tier	<input type="checkbox"/> Employee <input type="checkbox"/> Employee +1 <input type="checkbox"/> Family
<b>Supplemental Group Life</b> Must be in increments of \$10,000 up to the lesser of five times your annual salary or \$500,000. _____ Amount selected		
<b>Supplemental Dependent Life (Spouse)</b> Must be in increments of \$5,000 up to the lesser of your coverage amount or \$500,000. _____ Amount selected		
<b>Supplemental Dependent Life (Child/Children)</b> Must be in increments of \$2,000 up to the lesser of your coverage amount or \$12,000. _____ Amount selected		
<b>Healthcare Flexible Spending Account</b> <input type="checkbox"/> \$5,000 annual max		
<b>Dependent Care Account</b> <input type="checkbox"/> \$5,000 annual max		
<b>Health Savings Account (for CDHP only)</b> <input type="checkbox"/> \$3,100/individual; \$6,250/family max		

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