Access the latest Benefits information online through the Cape Fear Valley InfoWeb. It’s simple ... visit the InfoWeb and click on Human Resources under Departments.

Get the most updated information on:

- Benefits Staff
- For Your Benefit – most current discount opportunities & monthly benefit calendar
- Health Insurance
- Dental Insurance
- Life Insurance
- Disability Insurance
- Flexible Spending Accounts
- Retirement Plans
- Paperless Pay
- Vision Insurance
- Voluntary Benefits
- Community Discount Program
- Frequently Asked Questions
<table>
<thead>
<tr>
<th>Benefit Title</th>
<th>Who's Eligible</th>
<th>Who Pays</th>
<th>Eligibility Period</th>
<th>Benefit Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Time Off (PTOs)</td>
<td>FT, HT</td>
<td>CFVHS</td>
<td>After 30 days of employment</td>
<td>Employees have two options for their health plan. The Valley Extra Plan is a PPO and the Valley ECO Plan is a High Deductible Health Plan (HDHP) with a Health Saving Account. Dependent Coverage is also available. See page 8 for more information.</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>FT, HT</td>
<td>CFVHS and Employee</td>
<td>After 30 days of employment</td>
<td>May select up to 3 times annual base salary. Supplemental and Dependent coverage available with employee contribution.</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>FT, HT</td>
<td>CFVHS and Employee</td>
<td>After 30 days of employment</td>
<td>Option to significantly reduce the expense of annual routine eye exam and eyewear. Available for employee and their dependents.</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>FT</td>
<td>CFVHS and Employee</td>
<td>After 30 days of employment</td>
<td>Option to deposit pre-tax dollars into Health Care or Dependent Day Care spending accounts to meet qualified expenses.</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>FT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>May select up to 3 times annual base salary. Supplemental and Dependent coverage available with employee contribution.</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>FT</td>
<td>CFVHS</td>
<td>After 30 days of employment</td>
<td>Option to significantly reduce the expense of annual routine eye exam and eyewear. Available for employee and their dependents.</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>FT, HT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>CFV and the employee contribute. Money to be used for eligible health, dental and vision expenses. Unused money rolls over each year.</td>
</tr>
<tr>
<td>Healthcare Savings Accounts</td>
<td>FT, HT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>Option to deposit pre-tax dollars into Health Care or Dependent Day Care spending accounts to meet qualified expenses.</td>
</tr>
<tr>
<td>Vision Plan</td>
<td>FT, HT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>Option to significantly reduce the expense of annual routine eye exam and eyewear. Available for employee and their dependents.</td>
</tr>
<tr>
<td>Career Assistance Stipend</td>
<td>FT, HT</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>Option to significantly reduce the expense of annual routine eye exam and eyewear. Available for employee and their dependents.</td>
</tr>
</tbody>
</table>

FT = Full-Time Employees  
HT = Half-Time Employees
<table>
<thead>
<tr>
<th>BENEFIT TITLE</th>
<th>WHO’S ELIGIBLE</th>
<th>WHO PAYS</th>
<th>ELIGIBILITY PERIOD</th>
<th>BENEFIT SUMMARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Plan 403(b)</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Opportunity for pre-tax investments for supplemental retirement. CFVHS matches 50% of the employee’s first 6% of compensation contributed on each paycheck up to IRS-approved employee contribution. Three year vesting on CFVHS match.</td>
</tr>
<tr>
<td>Deferred Compensation 457(b)</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Opportunity for pre-tax investment. No CFVHS match.</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>On-the-job injuries treated in Occupational Health at no cost. Insured in accordance with N.C. Workers Compensation Laws.</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Application made at Employment Security Commission. Voluntary or disciplinary terminations do not qualify for compensation.</td>
</tr>
<tr>
<td>Social Security</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>The Health System matches the mandatory employee contribution.</td>
</tr>
<tr>
<td>Cape Fear Valley Pharmacy</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Prescription and over-the-counter savings. Payroll deduction available.</td>
</tr>
<tr>
<td>Center Pharmacy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Pavilion North Pharmacy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hoke Pharmacy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Health Services</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Annual health evaluations. Free or discount vaccines and limited over-the-counter medications.</td>
</tr>
<tr>
<td>In-Service Education</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Various opportunities with the Training &amp; Development Department. Many programs provided free for employees.</td>
</tr>
<tr>
<td>Education Assistance</td>
<td>FT, HT</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>1 – 5 years of employment – Up to $750 per calendar year for tuition, books and lab fees for career-related college programs. Over 5 years of employment – Up to $1,000. Half-time employees are eligible for half of the above amounts per calendar year.</td>
</tr>
<tr>
<td>Scholarship Program</td>
<td>Employees</td>
<td>CFVHS</td>
<td>Annual Application Period</td>
<td>Employees who are enrolled full time in an accredited institution in the field of nursing or allied health program for which the health system anticipates having a difficulty in recruiting staff.</td>
</tr>
<tr>
<td>Adoption Benefit</td>
<td>FT</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>Eligible adoption-related expenses will be reimbursed to a maximum of $3,000 per child, $5,000 for special-needs child.</td>
</tr>
<tr>
<td>Benefit Title</td>
<td>Who's Eligible</td>
<td>Who Pays</td>
<td>Eligibility Period</td>
<td>Benefit Summary</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>----------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>---------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Shift, Weekend, and Holiday</td>
<td>All Non-exempt</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Additional pay for evening shift, night shift, weekend shift and designated holidays.</td>
</tr>
<tr>
<td>Differentials</td>
<td>Employees</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cafeteria Discount</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Employee discount available. Payroll deduction available.</td>
</tr>
<tr>
<td>Medical Library</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Resource and information services.</td>
</tr>
<tr>
<td>Jury Duty</td>
<td>FT HT</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Base pay if duty falls during normal scheduled work hours. Employee keeps jury duty compensation.</td>
</tr>
<tr>
<td>First Adventures Child</td>
<td>Contact Center</td>
<td>Employee</td>
<td>Immediately</td>
<td>On-site child care center.</td>
</tr>
<tr>
<td>Development Center</td>
<td>for Priorities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Awards</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Each five-year</td>
<td>Awards for service are presented at Employee Service Awards Dinner.</td>
</tr>
<tr>
<td></td>
<td>service period</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Union</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Bragg Mutual Federal Credit Union Local Government Federal Credit Union Payroll deduction available.</td>
</tr>
<tr>
<td>Free Parking</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Must display CFVHS parking decal on windshield.</td>
</tr>
<tr>
<td>Discount Opportunities</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Area discounts with local vendors and companies. View the Human Resources Department Web Page on the InfoWeb.</td>
</tr>
<tr>
<td>Cellular Phone Service</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Discounted Cellular Phone Service.</td>
</tr>
<tr>
<td>Employee Recognition Program</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>The Employee Recognition Program is designed to recognize the exceptional contributions of employees on a regular basis. Prizes are awarded to Employees of the Quarter and Employee of the Year.</td>
</tr>
<tr>
<td>HealthPlex Fitness &amp; Wellness</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>65,000 sq. ft. wellness facility. Health System pays 25 percent of monthly dues for employee, spouse, dependent children. Discounted health enrollment fees. For further info call (910) 615-PLEX (7539).</td>
</tr>
<tr>
<td>Facility</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>STEPS</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>On-site wellness initiative to include walking track.</td>
</tr>
<tr>
<td>Movie Tickets</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Discounted movie tickets to Millstone and Carmike theaters. Payroll deduction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ELIGIBILITY

New employees have the opportunity to enroll in benefits during their first 30 days of employment. If you do not enroll, you will be unable to elect any benefit options until the next annual enrollment time, except within 30 days of a qualified life event.

Health and dental premiums are payroll deducted on a pre-tax basis. To stay compliant with federal guidelines, employees may make changes to their current benefits once a year during Annual Benefit Enrollment. The changes will be effective October 1 of each year. However, if a qualifying life event occurs within a plan year, the employee may make changes within 30 days after the life event, with proper documentation. Qualifying life events include marriage, divorce, change in work status, birth, adoption, death and loss of eligibility coverage.

If the employee does not make the change within 30 days of the life event, he or she will be required to wait until Annual Benefit Enrollment to make a change.

If you change status to per diem, all of your benefits will end on your last day of full time or half time employment, with the exception of health insurance. If you are full time, you will have the option to continue your health insurance as a per diem employee. If you are half time and have worked an average of 30 hours a week in the past 12 months, you will have the option to continue your health insurance as a per diem employee. Dental insurance may be continued through the COBRA option for a specified time, with the employee paying the full cost of the plan plus two percent. Health insurance may be continued through COBRA if eligibility is lost.

If you terminate employment, your health and dental will end on your last day of employment. Health and dental insurance may be continued through the COBRA option for a specified time, with the employee paying the full cost of the plan plus two percent.

Life Insurance coverage will end the last day of full-time employment. Portability is available within 30 days after termination, upon request of the employee.

Disability coverage ends the last day of full-time employment.

THREE WAYS TO ENROLL

ONLINE

• Go to www.wpsenroll.com
• User ID: 4-digit or 5-digit Employee ID (Bladen is 3 digit)
• Password: Last 4 digits of SSN + 2 digit birth year
• Example: If an employee’s last 4 digits of SSN is 0001 and DOB is 09/14/1950, the password would be 000150.

CALL CENTER – To reach a Benefits Counselor over the phone, please call WorkPlace Solutions’ Call Center at 800-227-9985, Monday through Friday, 8:30 a.m. to 5:30 p.m.

BENEFIT SPECIALISTS ON SITE – Meet with a Benefits Specialist, who is a licensed insurance representative, in the Human Resources Department at Cape Fear Valley. A Benefits Specialist will be available in HR on Monday through Friday, from 8 a.m. to 5 p.m.

HEALTHCARE & DENTAL ELIGIBILITY

Full time and half time employees are eligible to enroll. Dependents may include the employee’s spouse and/or dependent children. Children may be covered until age 26.

Employees who have a spouse covered on the health and/or dental plan must provide employment information. If the spouse is employed and is offered health and/or dental benefits from their employer, the spouse must first take their employer’s coverage before they can be covered on the Cape Fear Valley health and/or dental plan(s).

When adding a spouse to the Cape Fear Valley health and/or dental plan(s), employees must present a valid existing marriage license and a Required Employment Affidavit. When adding a child to the Cape Fear Valley health and/or dental plan(s), employees must present a valid birth certificate.
HEALTHCARE PLAN

CFV employees have two health plan options. The Valley EXTRA Plan is a Preferred Provider Organization (PPO) with an in-network and out-of-network benefit. The Valley ECO Plan is a High Deductible Health Plan with a Health Savings Account.

Employees and their covered family members can receive care from any provider listed in the Cigna Healthcare network. They may receive less out-of-pocket expense when they use a Cape Fear Valley facility.

A covered member may access healthcare from any non-network provider, and the Out-of-Network benefit will be considered.

VALLEYWELL WELLNESS INITIATIVE

Employees and their covered spouses will be considered a ValleyWell participant if they visit their Primary Care physician for an annual well visit (annual check-up) any time during the plan year. The plan year is Oct. 1, 2016 through Sept. 30, 2017. Annual well visits are covered at 100 percent on both the Extra and the ECO health plans.

At the end of the plan year, Cigna will provide a report indicating who has had their annual well visit. Employees who are covered on the Valley EXTRA Plan will pay the lesser premium out of their paycheck if they and their spouse, if covered, participate in the ValleyWell initiative. Employees who are enrolled in the Valley ECO Plan and participate in ValleyWell, will receive a Cape Fear Valley contribution of $150.00 in their health savings account. If the employee’s spouse is covered and participates in ValleyWell, Cape Fear Valley will deposit an additional $150.00 in the employee’s health savings account. All Cape Fear Valley contributions to health savings accounts will be deposited in October 2017.

Newly eligible employees who elect the Valley EXTRA Plan will pay the lesser premium. If they choose not to participate in the wellness initiative offered the next plan year, premiums will be adjusted to the higher level.

VALLEY EXTRA PLAN

<table>
<thead>
<tr>
<th>Health Plan Tier</th>
<th>Full Rate</th>
<th>CFVHS Pays</th>
<th>Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A KYN Participant</td>
<td>B Non-participant</td>
<td>C KYN Participant</td>
</tr>
<tr>
<td>Employee only</td>
<td>$350.57</td>
<td>$305.44</td>
<td>$2287.63</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$631.01</td>
<td>$530.45</td>
<td>$492.56</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$736.19</td>
<td>$600.74</td>
<td>$549.04</td>
</tr>
<tr>
<td>Employee + family</td>
<td>$911.47</td>
<td>$758.94</td>
<td>$700.65</td>
</tr>
</tbody>
</table>

VALLEY ECO PLAN

<table>
<thead>
<tr>
<th>Health Plan Tier</th>
<th>Full Rate</th>
<th>CFVHS Pays</th>
<th>Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$264.09</td>
<td>$258.94</td>
<td>$5.15</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$475.37</td>
<td>$449.62</td>
<td>$25.75</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$545.59</td>
<td>$494.09</td>
<td>$51.50</td>
</tr>
<tr>
<td>Employee + family</td>
<td>$686.65</td>
<td>$609.40</td>
<td>$77.25</td>
</tr>
</tbody>
</table>
### VALLEY EXTRA PLAN

<table>
<thead>
<tr>
<th>BENEFITS &amp; SERVICES</th>
<th>CFV Providers</th>
<th>Cigna Network Providers</th>
<th>WakeMed Southeastern Hospital</th>
<th>Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>First Health Hospital</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>New Hanover Hospital</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Columbus Hospital</td>
<td></td>
</tr>
<tr>
<td>DEDUCTIBLE (per plan year)</td>
<td>$0 Individual</td>
<td>$700 Individual</td>
<td>$700 Individual</td>
<td>$5,000 Individual</td>
</tr>
<tr>
<td></td>
<td>$0 Family</td>
<td>$2,100 Family</td>
<td>$2,100 Family</td>
<td>$15,000 Family</td>
</tr>
<tr>
<td>Routine Preventive</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>50%*</td>
</tr>
<tr>
<td>Physician Office Service</td>
<td>$25 PCP</td>
<td>$25 PCP</td>
<td>$25 PCP</td>
<td>50%*</td>
</tr>
<tr>
<td></td>
<td>$35 Specialist</td>
<td>$35 Specialist</td>
<td>$35 Specialist</td>
<td></td>
</tr>
<tr>
<td>Diagnostic Testing</td>
<td>100%</td>
<td>80%*</td>
<td>70%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>100%*</td>
<td>80%*</td>
<td>70%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Emergency Room Facility</td>
<td>$200 co-pay</td>
<td>$200 co-pay</td>
<td>$200 co-pay</td>
<td>$200 co-pay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$35 co-pay</td>
<td>$50 co-pay</td>
<td>$50 co-pay</td>
<td>$50 co-pay</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>$0/$40/$80</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* After deductible is met

---

### VALLEY ECO PLAN

<table>
<thead>
<tr>
<th>BENEFITS &amp; SERVICES</th>
<th>CFV Providers</th>
<th>Cigna Network Providers</th>
<th>WakeMed Southeastern Hospital</th>
<th>Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>First Health Hospital</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>New Hanover Hospital</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Columbus Hospital</td>
<td></td>
</tr>
<tr>
<td>DEDUCTIBLE (per plan year)</td>
<td>$2,000 Employee Only</td>
<td>$3,000 Employee Only</td>
<td>$3,000 Employee Only</td>
<td>$6,000 Employee Only</td>
</tr>
<tr>
<td></td>
<td>$4,000 Family</td>
<td>$6,000 Family</td>
<td>$6,000 Family</td>
<td>$12,000 Family</td>
</tr>
<tr>
<td>Routine Preventive</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>50%*</td>
</tr>
<tr>
<td>Physician Office Service</td>
<td>90%*</td>
<td>80%*</td>
<td>80%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Diagnostic Testing</td>
<td>90%*</td>
<td>80%*</td>
<td>70%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>90%*</td>
<td>80%*</td>
<td>70%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Emergency Room Facility</td>
<td>80%*</td>
<td>80%*</td>
<td>80%*</td>
<td>80%*</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>90%*</td>
<td>80%*</td>
<td>80%*</td>
<td>80%*</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>Preventive 100%**</td>
<td>Preventive 100%**</td>
<td>Preventive 100%**</td>
<td>50%*</td>
</tr>
<tr>
<td></td>
<td>Non-preventive 90%*</td>
<td>Non-preventive 80%*</td>
<td>Non-preventive 80%*</td>
<td></td>
</tr>
</tbody>
</table>

* After deductible is met  
** No deductible
DENTAL PLAN

Full time and half time employees are eligible to enroll.

Open Access – You may seek care at any dentist. No network.

Annual deductible of $50 per member, $150 per family.

Maximum annual benefit of $1,500 per member.

Preventive: Cleanings and x-rays twice per year are covered at 100 percent (UCR) and deductible does not apply. (Full mouth x-ray once every three years.)

Maintenance: Routine fillings, simple extractions and root canals are covered at 80% (UCR) after annual deductible is met.

Complex: Crowns, bridges and dentures are covered at 50% (UCR) after annual deductible is met.

Orthodontia is not covered under the Dental Plan.

LIFE INSURANCE

Employee Life Insurance (Sun Life)

Full-time employees are eligible for life insurance up to three times your annual salary rounded up to the nearest thousand, not to exceed $500,000.

You are provided two times your annual salary at no cost to you. If you elect three times your annual salary, a pre-tax premium will be deducted.

Premium Calculation = annual salary divided by 1,000 multiplied by $.110 equals your deduction per pay period.

Newly eligible employees may select up to three times annual salary with no health questions.

Dependent Life Insurance (Sun Life)

Full-time employee’s spouse and/or never-been-married dependent children up to age 26 are eligible.

Available at four levels:

$2,000 per dependent - $.26 per pay period deduction per family unit
$5,000 per dependent - $.53 per pay period deduction per family unit
$10,000 per dependent - $1.06 per pay period deduction per family unit
$15,000 per dependent - $1.59 per pay period deduction per family unit

<table>
<thead>
<tr>
<th>Dental Plan Tier</th>
<th>Full Rate</th>
<th>CFVHS Pays</th>
<th>Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$14.67</td>
<td>$2.75</td>
<td>$11.92</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$23.62</td>
<td>$6.75</td>
<td>$16.87</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$31.98</td>
<td>$10.89</td>
<td>$21.09</td>
</tr>
<tr>
<td>Employee + family</td>
<td>$43.92</td>
<td>$19.99</td>
<td>$23.93</td>
</tr>
</tbody>
</table>
**DISABILITY INSURANCE**

**Long-Term Disability (Sun Life)**
Full-time employees are eligible.

Premiums for long-term disability are 100% paid by Cape Fear Valley Health System.

If the employee becomes unable to perform his/her major job duties because of injury or serious illness, he/she may be eligible for a benefit of 50% of base monthly earnings up to $5,000 per month after being out of work for 90 calendar days.

**Short-Term Disability (Sun Life)**
Full-time employees are eligible.

Premiums for short-term disability are 100% paid by the employee.

If the employee becomes unable to perform his/her major job duties because of injury or serious illness, he/she may be eligible for a benefit of 60% of base earnings up to $750 per week. Benefits would begin after being out of work for 30 calendar days and end on the 90th day, when it will be referred to long-term disability.

Premiums are based on an after-tax deduction. Therefore, you may apply or cancel coverage at any time during the plan year.

**FLEXIBLE SPENDING ACCOUNTS**

You must re-enroll each year to participate in the spending accounts. If you do not re-enroll, your participation will stop at the end of the plan year.

Enrolled employees receive a Flex Benefit Card to use for all eligible expenses for both spending accounts. The plan year is Oct. 1 through Sept. 30.

**Healthcare Spending Account (HCSA)**

Most healthcare expenses for yourself, your spouse and any individual considered your eligible dependent for federal income tax purposes are reimbursable on a pre-tax basis. Co-pays, deductibles, co-insurance, eyeglasses, contact lenses and orthodontics are all qualifying expenses.

You may deposit up to $2,550 annually.

All monies contributed in the flex accounts are to be used by the end of the plan year. However, there is a 2.5-month grace period into the next plan year, where you may pay for eligible out-of-pocket expenses incurred during the grace period.

You have until Dec. 31 of the following plan year to submit claims incurred in the prior plan year. The IRS requires that money remaining in your account after Dec. 31 be forfeited. Therefore, we recommend you plan carefully.

The participant may pay for eligible expenses at the time of service with the Flex Benefit Card, or he/she may pay for the expense out of pocket and file a hard copy claim to be reimbursed.

**Day Care Spending Account (DCSA)**

The Day Care Spending Account allows you to pay for eligible work-related childcare and other dependent care with pre-tax dollars. The following dependents are eligible: children under age 13, dependents who are physically or mentally handicapped and individuals claimed as dependents on your tax return.

You may deposit up to $5,000.

You have until Dec. 31 of the following plan year to submit claims incurred in the prior plan year. The IRS requires that money remaining in your account after Dec. 31 be forfeited.
HEALTH SAVINGS ACCOUNTS

Employees must be enrolled in the Valley ECO Plan to open a Health Savings Account (HSA). The employee can contribute pre-tax dollars out of their paycheck up to the IRS legal limits to assist with eligible out-of-pocket health, dental and vision expenses. The limits are $3,350 for individual coverage and $6,750 for family coverage in 2016. It is the employee's responsibility to maintain IRS limits on HSAs. These limits include any funds contributed by Cape Fear Valley.

Cape Fear Valley will contribute $350 into the employee's HSA after each annual enrollment if they are covered on the Valley ECO plan. Cape Fear Valley will contribute an additional $150 if the employee completes the Wellness Initiative. If the covered spouse completes the Wellness Initiative, Cape Fear Valley will contribute an additional $150.

The employee will receive a benefit card that can be used when paying for eligible out-of-pocket expenses. Any money remaining in the Health Savings Account at the end of the plan year is rolled over to the next plan year.

403(b) RETIREMENT PLAN

All employees may have a 403(b) arrangement through the health system's approved vendor.

The health system match is 50% of the first six percent of the employee's contributed compensation per pay period subject to the IRS limits. On each paycheck, for every dollar you contribute up to six percent of your salary, the health system will contribute 50 cents until the maximum employee contribution is met. The IRS mandates the maximum contribution each year.

Example: Annual salary of $30,000
$30,000 x 6% = $1,800 employee contribution
$1,800 ÷ 2 = $900 CFVHS match

Employees may begin a 403(b) contribution at any time with immediate CFVHS matching contributions. Employees hired after Jan. 1, 2009, will be subject to a three year vesting schedule on the CFVHS matching contributions.

CAPE FEAR VALLEY PHARMACIES

All employees may use Cape Fear Valley Pharmacy, Health Pavilion North Pharmacy, Center Pharmacy and Hoke Pharmacy.

Covered prescriptions for employees and their dependents covered under Cigna are filled at the appropriate co-pay.

Prescriptions for employees not covered on Cigna, as well as per-diem employees, and prescriptions not covered under Cigna may be purchased at acquisition plus a dispensing fee.

Over-the-counter items are available at discounted prices.

Cape Fear Valley Pharmacy
(910) 615-7895
Monday – Friday
7 a.m. – 6 p.m.
Saturday & Sunday
9 a.m. – 4 p.m.

Center Pharmacy
(910) 615-1800
Monday – Friday
9 a.m. – 6 p.m.
Saturday
9 a.m. – 1 p.m.

Health Pavilion North Pharmacy
(910) 615-3900
Monday – Friday
9 a.m. – 5 p.m.

Hoke Pharmacy
(910) 904-8700
Monday – Friday
9 a.m. – 6 p.m.
VOLUNTARY BENEFITS

Cancer Plan* – Helps sustain employee’s household in the event of a cancer diagnosis.
Medical Indemnity* – Helps pay for out-of-pocket medical expenses associated with hospital confinements.
Critical Illness – Helps sustain employee’s household in the event of diagnosis of five disease states.
Community Eye Plan* – Vision coverage for annual routine eye-exam and eyewear.
Whole Life Plan – Life insurance opportunity for employee and dependents.
Universal Life Plan – Life insurance opportunity for employee and dependents.
Accident Plan* – Coverage to assist in unexpected costs as a result of an accident.
Purchase Program – Convenient purchasing program with payroll deduction.
Pharmacy Benefit for Retired Employees – Discounted pharmacy benefit for retired employees and their spouse.
Pet Insurance – Helps with out-of-pocket pet care.

* Employees may elect the voluntary benefits as a new employee. Changes to the pre-taxed voluntary benefits must be made during annual enrollment or within 30 days of a qualifying life event with proper documentation. Qualifying life events include marriage, divorce, change in work status, birth, adoption, death and loss of eligibility of other coverage.

FIRST ADVENTURES CHILD DEVELOPMENT CENTER

First Adventures is a child-care facility designed for children whose parents are employed at Cape Fear Valley. The center accepts children six weeks to five years of age, Monday through Friday from 5:45 a.m. to 9 p.m., and children six weeks to 12 years of age on Saturday and Sunday from 5:45 a.m. to 8 p.m. For more information, please call (910) 615-6656.

HEALTH & FITNESS OPPORTUNITIES

HealthPlex Discounted Membership

Cape Fear Valley HealthPlex is Fayetteville’s largest and most comprehensive fitness and wellness center. It has 140 pieces of the latest cardiovascular and strength-building equipment, two pools, supervised play center for children, group cycling studio, aerobics studio, indoor walking and running track, private massage therapy rooms, full-court gymnasium, whirlpools, steam rooms, locker rooms and more.

Discounted membership fees are available for all Cape Fear Valley employees and their immediate family members. There are no long-term contracts; your membership can be cancelled with 30 days’ notice. Health Enrollment fees may be paid by cash, check or credit card at time of enrollment. For monthly dues, payroll deduction will be required for full-time and half-time employees and their families. Per diem employees will be required to pay monthly dues by bank or credit card draft (electronic funds transfer).

HealthPlex is located at 1930 Skibo Road behind Pep Boys. The facility is open Monday through Thursday from 5 a.m. to 10 p.m., Friday from 5 a.m. to 9 p.m., Saturday from 7 a.m. to 7 p.m. and Sunday from 11 a.m. to 6 p.m.

For more information call (910) 615-PLEX (7539).

<table>
<thead>
<tr>
<th>COST FOR YOU</th>
<th>COST FOR YOU, YOUR SPOUSE &amp; ONE CHILD</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30.00 per month or $15.00 per pay period</td>
<td>$75.00 per month or $37.50 per pay period</td>
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</table>

<table>
<thead>
<tr>
<th>COST FOR YOU &amp; YOUR SPOUSE</th>
<th>COST FOR YOU, YOUR SPOUSE &amp; TWO CHILDREN</th>
</tr>
</thead>
<tbody>
<tr>
<td>$60.00 per month or $30.00 per pay period</td>
<td>$90.00 per month or $45.00 per pay period</td>
</tr>
</tbody>
</table>
Qualifications to Enroll

A health assessment using the Know Your Numbers tool must be completed through Doctor’s Direct Healthcare. Contact Doctor’s Direct at (910) 485-0510, ext. 227 to schedule a KYN screening.

A Physician’s Notification Form must be faxed to the Cape Fear Valley Benefits Department after having a follow-up appointment to discuss your health assessment results. The fax number is (910) 615-9861.

<table>
<thead>
<tr>
<th><strong>ORIENTATION</strong></th>
<th>Held on a monthly basis at the HealthPlex</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INITIAL PHASE</strong></td>
<td>12 Weeks</td>
</tr>
<tr>
<td><strong>MAINTENANCE PHASE</strong></td>
<td>12 Months</td>
</tr>
<tr>
<td><strong>CARDIOVASCULAR REQUIREMENTS</strong></td>
<td>Minimum 10 sessions per month, gradually building up to 60-minute sessions</td>
</tr>
<tr>
<td><strong>RESISTANCE TRAINING REQUIREMENTS</strong></td>
<td>Minimum 10 sessions per month</td>
</tr>
<tr>
<td><strong>PROGRAM OVERVIEW</strong></td>
<td>Explanation of cardiovascular and resistance training, heart rate monitors, exercise logs, education classes, body measurements and compliance guidelines</td>
</tr>
<tr>
<td><strong>GOAL SETTING, MOTIVATION AND EXERCISE 101</strong></td>
<td>Setting short- and long-term goals and exercise basics; completed during initial phase</td>
</tr>
<tr>
<td><strong>NUTRITION EDUCATION</strong></td>
<td>Two 1-hour nutrition classes; completed during initial phase</td>
</tr>
<tr>
<td><strong>INDIVIDUAL NUTRITION CONSULTATION</strong></td>
<td>One-on-one consultation with registered dietitian; completed during initial phase</td>
</tr>
<tr>
<td><strong>MAINTENANCE EDUCATION</strong></td>
<td>Monthly education assignments (articles, recipes, classes)</td>
</tr>
<tr>
<td><strong>HEALTH ASSESSMENTS</strong></td>
<td>Assessments include: height, weight, BMI, resting heart rate, blood pressure and circumference measurements; completed at regular intervals throughout the program</td>
</tr>
<tr>
<td><strong>KNOW YOUR NUMBERS</strong></td>
<td>Blood work is required at the start of program</td>
</tr>
<tr>
<td><strong>PRIMARY CONTACT PERSON</strong></td>
<td>Health and Wellness Specialist (910) 615-6786</td>
</tr>
</tbody>
</table>
EMPLOYEE COMMUNITY DISCOUNT PROGRAM

In appreciation for your contribution to providing quality healthcare to the community, many local companies offer you discounts for their services. You must show Employee ID Badge to receive the discount. Below is a partial list of discounts. For a complete listing, please visit the InfoWeb and click on Human Resources under departments.

**Apartments & Townhomes**
Numerous apartment and townhomes offer discounts to Cape Fear Valley employees. For a complete listing, please visit the InfoWeb and click on Human Resources under departments.

**Automobile Dealerships**
Cross Creek Lincoln, Mercury, Subaru
Contact: 910-864-5240
$500 discount on new & used

Crown Dodge of Fayetteville
Contact: 910-864-2424
$100 below invoice

Fred Anderson Nissan of Fayetteville and Sanford
Contact: 910-354-7514
$100 under invoice on in stock units to include cars, trucks and SUV’s

LaFayette Ford
Contact: 800-810-7493
Employee pricing

Lee Hyundai, Inc.
Contact: 910-864-7100
$500 discount on new vehicle

Rick Hendrick Toyota
Contact: 910-860-8549
$25 over factory invoice

**Banking Institutions**
BB&T at Work
Contact: 910-435-3580

Capital Bank
Contact: 800-639-5111
Civic Pride account for all CFV employees, no fees; 4 locations in Fayetteville

First Citizens Bank at Work
Contact: 910-436-7326

Fort Sill National Bank
Contact: (910 495-1421

PNC
Paul Angell
Contact: 443-944-3661
Paul.angell@pnc.com

Wells Fargo
Contact: 910-484-2039

**Cell Phone**

**AT&T**
www.wireless.att.com/findastore
Fan# 2397303

**Sprint**
Contact: 704-557-1984/704-208-9646
Contact: Helen Daker
helen.daker@sprint.com
Cord. ID=HCMDA_CFR_ZZZ

**Verizon**
Contact: 910-489-1168
22% discount
www.verizonwireless.com

**Entertainment & Recreation**
Biltmore Estate
Contact: 866-851-4661
www.biltmore.com/capefear

Carmike Movie
Discounted tickets available in Human Resources

Carowinds & Kings Dominion
Contact: 910-615-6646; Payroll Deduction available for Full-time and Half-time employees

Community Concerts
Contact: 910-323-1991
10% discount on season membership. For more information call 910-323-1991 or 910-303-3513

Crown Center
Contact: 910-438-4146

Durham Performing Arts Center (DPAC)
Contact: 919-281-0587
10% discount on select performances. Password: SUPERGROUP

Great Wolf Lodge
Contact: 866-925-9653
20% off rooms (Code: CAPE283A)

Jungle Rapids Family Fun
Contact: 910-791-0666
Promo Code: CFV1

Millstone 14 Movie
Discounted tickets available in Human Resources

**NC Zoo**
Contact: 800-488-0444

**Tweetsie Railroad**
Contact: 800-526-5740
Code: CFVW33

**Wet’n Wild, Emerald Pointe**
Contact: 800-555-5900
Corporate Code: Capefear15 / Visit HR

**Food**

**Dunkin Donuts**
Contact: 910-690-6685
15% on the purchase of a Small, Medium, Large or Extra-Large coffee or coffee-based items, not including retail items such as K-cups or ground coffee.

**Edible Arrangements**
Contact: 910-480-4862
2% discount

**Fabulous Fondue 4U**
Contact: 910-487-8787
Various discounts offered

**Fazoli’s**
Contact: 910-584-8693
10% discount

**Firehouse**
10% discount on food and catering. Must present CFV ID badge at the cash register.

**Great Harvest Bread Company**
Contact: 910-323-9955
10% discount

**Health Oasis**
Contact: 910-483-9770
10% off

**Honey Baked Ham & Café**
Contact: 910-868-3553
15% discount

**Jersey Mikes**
Contact: 910-481-0555
10% discount

**Just Desserts**
Contact: 910-860-2253
Various discounts offered
Papa Johns Pizza

Roly Poly
Contact: 910-826-7659
10% discount on lunch orders or catering

Sports Fan Grill
Contact: 910-323-9742
10% discount, Free delivery to CFV

Tony's Pizza
Contact: 910-672-0050
10% discount

Home & Auto Insurance
C. Mark Hurley Insurance
Contact: 910-221-3500

Lodging
Numerous hotels and motels offer discounts to Cape Fear Valley employees. For a complete listing, please visit the InfoWeb and click on Human Resources under departments.

Retail and Sales
Castle Uniforms, Inc.
Contact: 910-485-4429
20% discount after 30 days of employment

CenturyLink
Contact: 910-494-6690
$5 off Prism TV and bundled service

Dell
Contact: 866-914-6081
Member ID: HS81128115

Fayetteville Florist and Weddings
Contact: 910-476-9765
15% discount

Leinwand's of Elizabethtown
Contact: 910-862-3772
10% off any purchase (no limit) and 20% discount on professional shoes. Discounts cannot be combined. Must show CFV ID badge.

Loving Hands Creation
Contact: 910-483-5229
10% discount

OfficeMax
Contact: 800-267-1585

The Pollitt Selection
Contact: 910-487-9100
10% discount

Service Industry
A+ Moving and Storage
Contact: 910-485-4400
Multiple Discounts; contact Rondie Jones at localmovinginc9@aol.com for more information.

A Cut Above Hair Co.
Contact: 910-488-0163
20% discount

Advanced Direct Security
Contact: 866-877-3520
$60 cash back for new customers

Bass Air Conditioning
Contact: 910-484-3570
$10 off service call

Black’s Tire Service
Contact: 910-485-8863
10% discount

Budget Rooter Plumbing
Contact: 910-960-2564
10% discount off labor

Cape Fear Air Conditioning and Heating Company, Inc
Contact: 910-483-9790
www.capefearair.com

Cumberland Animal Hospital
Contact: 910-822-3337
10% discount

Enerprise Storage Facility
Contact: 910-223-0017
10% discount

Fayetteville Advanced Practitioners
Contact: 910-491-6811
15% discount; Email: groupnp2@fayadvpractitioners.com
www.fayadvpractitioners.com

GoodBuddyz Barber Shop
Contact: 910-491-0365
Employee haircuts discounted from $12 to $8 every Monday from 9am to 8pm.

Jiffy Lube
Contact: Coupon Available in HR
25% discount Code: EMPLOY25

Leathercraft Furniture
Contact: 910-860-8100
60% off retail or list

Mastergreen Horticultural Services, Inc.
Contact: 910-485-8873
10% discount

Pompadour Salon
Contact: 910-221-9106
4145 Ferncreek Dr. Suite D / 25% off first visit, 10% off color services on Wednesdays

Qwik Pack & Ship
Contact: 910-860-0080
10% discount; available at Fayetteville and Pinehurst Locations

R and R Refrigeration, Heating and AC Inc.
Contact: 910-568-5135
10% discount

Round-A-Bout Skating Center
Contact: 910-484-4465
10% off any birthday package

Salon 360
Contact: 910-323-0394
25% off First Time Visit

Smokey's Lock & Key
Contact: 910-424-5252 or 910-237-3422
$10 off service call

The Nail Bar
Contact: 910-426-9730
10% off / 15% on Tuesday only

TLC Autowash and Fast Lube
Contact: 910-977-1881
15% discount with key tag – all locations. Stop by any HR office to pick up your discount key tag.

Wade Harding Plumbing
Contact: 910-486-0334
10% discount
IMPORTANT CONTACT NUMBERS

CIGNA CUSTOMER SERVICE
For claims and benefit questions regarding Medical and Dental coverage
For questions regarding Authorizations or Prior Approval requirements

To locate a health provider visit www.mycigna.com.

For more detailed Benefit information visit the Cape Fear Valley’s InfoWeb under “departments” choose “Human Resources” and then click on the “Benefits” tab.