



# Introducing MyHealth360

At Piedmont, we believe it's time to change the way we **THINK ABOUT, USE** and **DELIVER** healthcare. In turn, we are introducing a new health plan — **MyHealth360**.

Our employees are the foundation of Piedmont and our business is health. For this reason, preventive care and wellness programs are key components of our new plan. **MyHealth360** is designed to help you understand the true cost of healthcare and put you in the driver's seat by encouraging you to take an active role in your overall wellbeing. It's up to you to get the most out of **MyHealth360**, and the first step is educating yourself about the plan, so you can make informed choices when you enroll.



## Read on to...

- **PREVIEW** MyHealth360's wellness approach
- **CONNECT** to the MyHealth OnLine portal
- **LEARN** how to earn Healthy Incentive Account dollars
- **SEE** your 2014 deductibles, coinsurance, premiums and surcharges
- **CHECK OUT** prescription drug benefits
- **FIND** out more about Know Your Numbers
- **DISCOVER** our network of providers
- **UNDERSTAND** what's staying the same for your Piedmont benefits for 2014
- **GET** instructions for how to enroll

# The Heart of the Matter

One of the main things that drives our costs up each year is what we call “high-cost claims.” These words don’t carry a lot of meaning to most of us . . . but words like *diabetes*, *heart disease* and *obesity* do. The financial price that these chronic conditions cost us is unaffordable, but more importantly chronic conditions cost us physically and emotionally.

Piedmont believes that knowing your numbers and making daily decisions to improve health and wellness is critical to preventing the onset of these critical conditions and maintaining a happy and healthy work environment.



## Results from Piedmont’s Latest Know Your Numbers Campaign\*

**49%** of employees are considered **overweight or obese**

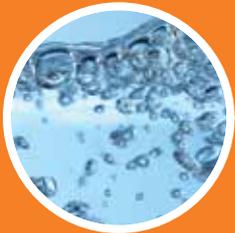
**31%** of employees have **hypertension** (high blood pressure)

**21%** of employees have **high cholesterol**

**Hundreds** of employees are living with multiple factors putting their **health at great risk**

*\* Individual information is confidential. These numbers represent a snapshot of Piedmont’s population.*

## Live Healthy At Piedmont



Keep **water** at your desk to drink instead of grabbing a soda from the vending machine



Set a calendar reminder for a couple of times a day to **get up and move** from your workspace



Participate in **Piedmont wellness activities**



Fill half of your lunch bag with **fruits and/or vegetables**



Visit **MyHealth OnLine** to set and track your wellness goals

# Get Connected

Our new wellness portal, **MyHealth OnLine**, is designed to help you learn more about your health today and give you personalized tools to meet your individual health and wellness goals. Employees are eligible to participate in Piedmont's wellness programs and can access the **MyHealth OnLine** portal whether or not they enroll in medical coverage.

At **MyHealth OnLine** (<http://myhealth.piedmont.org>):

- Complete your Health Assessment\*
- Enter the results of your biometric screening
- Set health goals
- Use fitness, stress and nutrition trackers
- Contact a health coach
- Find activities to earn Healthy Incentive Account dollars
- Track Flexible Spending Account and Healthy Incentive Account balances (beginning January 1, 2014)



For assistance, contact the HR Service Center at **678-503-1900** and select the prompt for a **MyHealth360** representative. **MyHealth360** representatives are available Monday – Friday, 7 a.m. – 7 p.m. and Saturday, 8 a.m. – 3 p.m.

**Remember:** To avoid the Health Assessment medical plan surcharge\*, you and your spouse or domestic partner must complete the online Health Assessment.

Both of you have personal and secure ID Numbers to access **MyHealth OnLine**.

Your login information is being mailed to your home in time for the October 14 launch.



*\*The Health Assessment surcharge applies to individuals currently enrolled in the 2013 health plan and who are enrolling in the 2014 health plan. New enrollees in Piedmont's health plan are not subject to surcharge for non-completion of the Health Assessment by December 15, 2013. These employees should complete their biometric screening and Health Assessment during the 90-day grace period beginning January 1, 2014, to maximize the Healthy Incentive Account dollars earned.*

# Your Healthy Incentive Account

We believe that a health plan needs to work much harder than simply insuring you when you're sick. That's where **MyHealth360** is different. Free preventive care and incentivizing actions toward better health is an important part of how the plan works.

**MyHealth360** works in tandem with a personal fund called the Healthy Incentive Account. By participating in wellness activities, **MyHealth360** enrolled members can earn dollars to pay for eligible tier one expenses including your deductible, coinsurance and prescription drugs. Your Healthy Incentive Account is completely funded by Piedmont and excluded from your taxable income. Grow your account by doing things like completing your online Health Assessment and biometric screening. **Any unused Healthy Incentive Account dollars (up to two times your tier one annual deductible) will roll over year after year.**

For 2014, if you elect Employee Only coverage, you can earn **up to \$750**. For all other coverage levels, you and your dependents can earn **up to \$1,500**.

Activity	Dollars Earned
<b>Preventive Screening</b> ( <i>age/gender appropriate</i> )	<b>\$100</b> per screen, per year
<b>Immunizations</b>	<b>\$100</b> per immunization
<b>Well Visit</b>	<b>\$100</b> per visit, per year
<b>Well Child Visit</b>	<b>\$100</b> per child, per year
<b>Know Your Benefits Online Quiz</b>	<b>\$50</b> per employee, per year
<b>Flu Shot</b>	<b>\$50</b> per member, per year
<b>Online Lifestyle Program</b>	<b>\$150</b> to complete
<b>Care Advising</b> ( <i>by physician referral</i> )	<b>\$200</b> to enroll <b>\$200</b> to complete
<b>Coach on Call</b>	<b>\$25</b> per call, limit 4
<b>Piedmont Wellness Activities</b>	<b>\$25-100</b> per activity
<b>Know Your Numbers</b> ( <i>Biometric Screening</i> )	<b>\$100</b> per member, per year
<b>Know Your Numbers</b> ( <i>Health Assessment</i> )	<b>\$100</b> per member, per year

This list of activities continues to grow. Log on to **MyHealth OnLine** for updates. To learn more about the Healthy Incentive Account, visit the Benefits Enrollment website (<http://myhealth360enroll.com>).



# Deductibles, Coinsurance, Premiums and Surcharges

We won't hide the fact that the cost of medical coverage for employees will increase in 2014. However, Piedmont will continue to cover the majority of healthcare costs. For 2014, our total healthcare spend will be approximately \$84 million. Of that, Piedmont will pay approximately 75%, or \$63 million.

For 2014, your annual deductible and out-of-pocket maximum will increase. We are eliminating medical plan copays in favor of coinsurance. This means, after meeting your deductible, you will pay a percentage of the cost (coinsurance) at the time you receive care and Piedmont pays the rest.

Annual Deductibles	Tier 1	Tier 2	Tier 3
Employee Only	\$1,500	\$2,000	\$3,000
All Other Coverage Levels*	\$3,000	\$4,000	\$6,000

Out-of-Pocket Maximum	Tier 1	Tier 2	Tier 3
Employee Only	\$3,500	\$6,000	\$10,000
All Other Coverage Levels*	\$7,000	\$12,000	\$20,000

**!** Keep in mind, you can offset a large portion of your costs by earning dollars in your Healthy Incentive Account.

		Coinsurance Amounts		
You Pay:		10%	30%	50%
Piedmont Pays:		90%	70%	50%
		Tier 1	Tier 2	Tier 3

Bi-Weekly Premiums	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Family	
	FT	PT	FT	PT	FT	PT	FT	PT
<b>MyHealth360 (Medical)</b>	\$45.04	\$99.10	\$112.62	\$247.77	\$180.19	\$396.43	\$225.24	\$495.54
<b>MetLife Dental PPO</b>	\$8.40	\$16.59	\$16.81	\$29.60	\$15.06	\$31.78	\$22.95	\$45.47
<b>MetLife Dental Copay</b>	\$3.18	\$6.36	\$8.76	\$17.52	\$6.21	\$12.42	\$12.95	\$25.65
<b>EyeMed Vision Care</b>	\$3.58		\$7.11		\$6.93		\$9.42	
<b>Surcharges (Medical Plan)</b>								
Tobacco	\$33.00		\$33.00		\$45.00		\$78.00	
Health Assessment Non-Completion	\$20.00		\$20.00		\$60.00		\$60.00	

\* All other coverage levels includes Employee + Child(ren), Employee + Spouse/Domestic Partner and Family.

# Prescription Drug Enhancements

One of the most common healthcare purchases is prescription drugs. Part of being a good consumer of healthcare is understanding how to get the best value for your money.

**When it comes to prescriptions, there are two easy rules to follow:**

- 1 Use generic drugs when you can.** Be sure to ask your physician or pharmacist if a generic substitute is available — it could save you money!
- 2 Use mail-order for maintenance medications.** It's mandatory and more cost effective than retail.



## What's New for 2014?

The copay for generic drugs has been decreased to **\$10 for 30-day retail pharmacy supplies** and to **\$25 for 90-day mail-order supplies**.

**A \$150 deductible** (per member) **for brand-name prescriptions** (preferred and non-preferred) **has been introduced**. Keep in mind, you will not have to meet this deductible for generic prescriptions.

If you require multiple prescriptions, you'll be pleased to hear that there is a **\$1,000 out-of-pocket maximum** (per member) in place. This means, after this annual out-of-pocket maximum is reached, your prescription drug expenses are covered at 100 percent for the remainder of the year. As a result, you may see some relief in prescription drug costs. Again, your Healthy Incentive Account funds can be used to offset your prescription drug costs.

	Generic	Brand-Name	
		Preferred	Non-Preferred
<b>Mail-Order Prescriptions</b> Up to a 90-day supply <i>(You are required to use mail order for maintenance medications.)</i>	\$25 copay (\$30 in 2013)	\$100 copay	\$200 copay
<b>Retail Pharmacy Prescriptions</b> Up to a 30-day supply <i>(You must use a network pharmacy to receive coverage.)</i>	\$10 copay (\$15 in 2013)	\$40 copay	\$80 copay

*\* Prescription deductible and out-of-pocket are separate from medical plan deductible and out-of-pocket maximum.*

# Know Your Numbers

Play an active role in your health and wellness. Take an annual snapshot of your health to reduce your chances of developing certain conditions down the road.

Schedule an appointment with your primary care physician to complete your biometric screening. The numbers you need are your **height, weight** and **waist circumference, body mass index (BMI), total cholesterol** (LDL, HDL and triglycerides), **blood pressure** and **glucose**. During your visit, discuss your health risks and develop a plan to improve your overall health and wellbeing.

An ounce of prevention saves two ways:

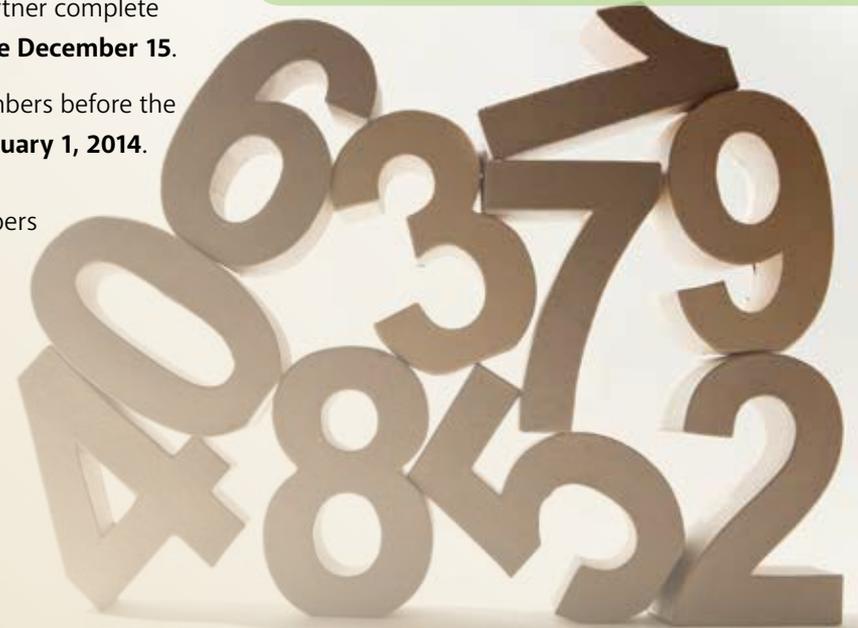
- 1** The **surcharge will be waived** when both you and your spouse or domestic partner complete Know Your Numbers (biometric screening and online Health Assessment) **before December 15**.
- 2** When both you and your spouse or domestic partner complete Know Your Numbers before the deadline, you will each **earn \$200** in your Healthy Incentive Account **before January 1, 2014**.

All biometric screenings completed since January 1, 2013 will count. Have your numbers available and log on to <http://myhealth.piedmont.org> to complete your online Health Assessment.

## Health Assessment Non-Completion Surcharge

Employee Only	\$20.00
Employee + Child(ren)	\$20.00
Employee + Spouse/Domestic Partner	\$60.00
Family	\$60.00

Maximize your healthcare dollars when you see a tier one, Piedmont Preferred Network Provider. Use the physician directory available at <http://myhealth.piedmont.org> to find a Piedmont Clinic physician near you.



# Our Network of Providers

By bringing you the experience and convenience of physicians we know and trust, Piedmont is able to provide you and your family with high-quality care at the most affordable price possible. Your costs can be lower when you see Piedmont Clinic physicians and use tier one facilities.

We recognize that you have a choice about the physicians you see, and only you know what is best for you and your family. It is important for you to visit the provider directory and check to see if your physician is in the network.

## Urgent Care Centers Tier One for 2014

Urgent care coverage will also provide a new option for employees who may live farther away from a Piedmont Clinic physician. For 2014, urgent care centers will be covered as a tier one benefit.

## About Tier Two

Providers who are contracted to be in the Piedmont WellStar HealthPlans network are covered in tier two. If you are traveling or have dependents living outside of the 29-county Greater Atlanta service area, including college students, you are covered under the PHCS/Multi-Plan Network.

## What if I have an emergency?

Emergency services received at Piedmont facilities are covered as a tier one benefit. All other emergency care is covered as a tier two benefit.

Network Description	How to Find a Provider
<b>Tier One: Piedmont's Preferred Network</b> <ul style="list-style-type: none"><li>• Piedmont Clinic</li><li>• Children's Healthcare of Atlanta (CHOA)</li><li>• All urgent care centers*</li></ul>	<b>Visit <a href="http://myhealth.piedmont.org">http://myhealth.piedmont.org</a></b> <ul style="list-style-type: none"><li>• Select the provider directory link, then, the searchable directory.</li><li>• Tier one providers and facilities (including pediatrics) are marked in your search results with the Piedmont Healthcare logo.</li></ul>
<b>Tier Two: Piedmont WellStar HealthPlans Network</b> <ul style="list-style-type: none"><li>• 29-county Greater Atlanta service area**</li><li>• Includes WellStar Health System</li></ul>	<b>Visit <a href="http://myhealth.piedmont.org">http://myhealth.piedmont.org</a></b> <ul style="list-style-type: none"><li>• Select the provider directory link, then, the searchable directory.</li><li>• All tier two providers and facilities are marked in your search results as "Tier Two Provider."</li></ul>
<b>Private Healthcare Systems (PHCS)/Multi-Plan Network</b> <ul style="list-style-type: none"><li>• Outside of the 29-county Greater Atlanta service area**</li></ul>	<b>Visit <a href="http://myhealth.piedmont.org">http://myhealth.piedmont.org</a></b> <ul style="list-style-type: none"><li>• Select the provider directory link, then, click the "Find an out-of-area provider" link on the left-hand side.</li><li>• Then, search the PHCS/Multi-Plan directory.</li></ul>
<b>Tier Three: Out-of-Network</b>	Providers not listed in the directories above.

\* Not all urgent care centers will be found in the directory, but all are covered as a tier one benefit. Urgent care coverage does not include retail/store clinics, such as a CVS Minute Clinic.

\*\* The tier two 29-county Greater Atlanta service area includes the following counties: Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Lamar, Meriwether, Morgan, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton.

# What Stays the Same?

There are no plan design or premium changes for the **Dental, Vision, Short-Term Disability** and **Long-Term Disability** plans. We also will continue to offer the **Healthcare** and **Dependent Care Flexible Spending Accounts**. To maintain coverage or elect coverage for the first time for these benefits you must enroll by **November 1**.

## Dental Coverage

You choose between the **MetLife Preferred Dentist Program (PDP)** or **MetLife Copay Plan**. Regardless of the option you choose, you have the freedom to visit any dentist; but you will save more when you see an in-network dentist.



## Vision Coverage

The **EyeMed Vision Care Plan** helps pay for eye exams, eyeglasses and contact lenses, and offers discounts for other vision services. Coverage is available for both in-network and out-of-network providers.



## Flexible Spending Accounts (FSAs)

**FSAs** are a great way to save money by paying for certain healthcare and dependent care expenses with pre-tax dollars. Tier one expenses will come out of your Healthy Incentive Account first. It's important to plan your FSA contribution amounts. Any unused FSA funds are forfeited at the end of the year.



## Life Insurance

**Basic Life** and **Accidental Death and Dismemberment (AD&D) Insurance** of 1.5 times your annual base salary is provided at no cost to you. During enrollment, you can purchase **Optional Life Insurance** one times your annual base salary without providing Evidence of Insurability (EOI). If your election is a first-time enrollment or an increase of more than one times your annual base salary, an EOI form will be mailed to your home after Open Enrollment ends.



## Voluntary Benefits

**Hospitalization Insurance, Whole Life Insurance, Group Long-Term Care, Critical Illness Insurance** and **Accident Insurance** are voluntary benefits that you do not need to elect during Open Enrollment. Contact the HR Service Center at **678-503-1900** or your Benefit Counselor for more information about Piedmont's Voluntary Benefit Programs.



## Ready to learn more?

- From work: Open Enrollment section of **The Village**
- From home 24/7: <http://myhealth360enroll.com>

# It's Up to You — Enroll!

## Open Enrollment is Oct. 14 – Nov. 1.



Attn: HR Service Center  
2727 Paces Ferry Road  
Building 2, Suite 900  
Atlanta, GA 30339

Enrollment is...

 **Mandatory.** If you do not actively enroll, you will have NO benefits coverage for 2014.

 **Online.** Enroll at <https://selfservice.piedmont.org>. Access PeopleSoft Employee Self-Service (ESS) at home or work, from any computer with an Internet connection.

**Forgot your password or need technical assistance?** Call **404-605-3000**.

### Learn more about your 2014 benefits.

- *From work:* Open Enrollment section of *The Village*
- *From home 24/7:* <http://myhealth360enroll.com>

 **Questions? Call 678-503-1900.**

- For questions about **MyHealth360**, select the prompt to speak to a **MyHealth360** representative. Representatives are available Monday – Friday, 7 a.m. – 7 p.m. and Saturday, 8 a.m. – 3 p.m.
- For help enrolling in ESS, select the prompt to speak with an HR representative. Representatives are available Monday – Friday, 8:30 a.m. – 5 p.m.