



STATE CREDIT UNION

2016 - 2017 EMPLOYEE BENEFITS ENROLLMENT GUIDE



CLARKE & COMPANY
BENEFITS LLC

NOW IS THE OPPORTUNITY TO CHOOSE THE BENEFITS THAT ARE BEST FOR YOU AND YOUR PLACE IN LIFE. THIS BENEFIT ENROLLMENT PERIOD IS YOUR CHANCE TO REVIEW YOUR CURRENT OPTIONS AND MAKE ELECTIONS THAT FIT YOUR NEEDS. THIS GUIDE INCLUDES INFORMATION YOU WILL NEED TO CHOOSE YOUR BENEFITS.

The information in the Employee Benefits Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the guide and the actual plan documents, the plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your guide, contact Human Resources.

WHO IS ELIGIBLE

As a State Credit Union (SCU) employee you may eligible for some or all of these benefits based on your SCU job class. You may also be eligible to cover your family members in the medical, RX, dental, vision and voluntary life insurance, employer sponsored benefit plans.

HOW TO ENROLL

All employees must complete an insurance enrollment form. If you have questions please address them to [Beth Warren](#) or [Merida Trask](#) in the Human Resource department. This is the only time to make elections throughout the year unless you have a qualified change in status.

Qualified change in status includes:

marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer, commencement or termination of adoption proceedings, or change in spouse's employment status.

2016-2017 EMPLOYEE COSTS FOR COVERAGE

Medical, RX, Dental and Vision Benefits	Employee Payroll Deductions, Per Pay Period			
	Employee Only	Employee & Spouse	Employee & 1 Child	Employee & Family
Base Medical Plan	\$31.20	\$124.80	\$98.80	\$182.00
Buy-up Medical Plan	\$52.00	\$156.00	\$119.60	\$218.40
Tobacco Surcharge	An additional \$17			

In Network Benefits – Preferred Blue Network

	Base Medical Plan	Buy-up Medical Plan
Primary Care Physician	\$30 co-pay	\$20 co-pay
Specialist Physician	\$30 co-pay	\$20 co-pay
Preventive Screenings*	\$0 co-pay	\$0 co-pay
Urgent Care	\$30	\$20
Emergency Room	Deductible & Coinsurance	Deductible & Coinsurance
	Major Medical Benefits	Major Medical Benefits
Deductible	\$500 Individual / \$1000 Family (2 or more)	\$350 Individual / \$700 Family (2 or more)
Maximum Out of pocket	\$2500 / 2x family (Includes deductible and office visit copays)	\$2000 / 2x family (Includes deductible and office visit copays)
Coinsurance	70% SCU / 30% Employee	80% SCU / 20% Employee
Hospital	Deductible & Coinsurance	Deductible & Coinsurance
Lifetime Maximum	Unlimited	Unlimited

Out of Network Benefits

Deductible	\$500 Individual / \$1000 2x family	\$350 Individual / \$700 2x family
Maximum Out of pocket	\$2500 / 2x family	\$2000 / 2x family
Coinsurance	60% SCU / 40% Employee	60% SCU / 40% Employee
Lifetime Maximum	Unlimited	Unlimited

*The HCR A&B list is the HealthCare Reform list that shows what preventive services are covered at 100% by the plan. These are the services that are recommended for you. This list is available to you at:

<http://clarkebenefits.com/credit-union/>.

Medical insurance is an important part of your benefit package. Medical costs continue to rise at double-digit rates, and we must work together to control costs. You can help control costs by taking responsibility of your health by:

- Living a healthy lifestyle, exercising, eating a healthy diet, taking part in our health screenings and have an annual physical
- Taking advantage of the NO COST TO YOU Immunizations (recommended on the HCR A&B List)
- Taking generic medicines when you can
- Identifying health risks by taking the Personal Health Assessment (PHA)
- Taking advantage of our wellness offerings
- Using preventive care services as much as possible
- Joining tobacco cessation initiatives



We want to keep our benefit package strong for you and your families. Please help us do that by being a wise consumer!

Dental Benefits

Delta Dental Network Includes:

PPO (Highest Discount), Premier (Discount), or a non-network dentist

Included in both Base and Buy-up Medical Plans	
Preventive	Pays 100% of costs (UCR-Up to Customary and Reasonable)
Basic Services	80%
Major Services	50%
Deductible	\$50/Individual \$100/Family (2 or more)
Annual Maximum/Insured	\$1,500
Orthodontia	Child Only (up to age 19)
Orthodontia Services	50%
Lifetime Ortho Maximum	\$1,500
TMJ Benefit	80%
Lifetime TMJ Maximum	\$1,500

All services (preventive, basic, and major) will go towards your yearly maximum benefit

No Network

Vision Insurance

Included in both Base and Buy-up Medical Plans

Employees are covered up to
\$300

Dependents are covered up to
\$200

Prescription Drug Coverage

Base RX Plan

Buy-up RX Plan

\$10 Generic

\$10 Generic

\$35 Preferred Drug

\$35 Preferred Drug

\$70 Non-Preferred (alternates available)

\$70 Non-Preferred (alternates available)

\$100 Specialty Drug

\$100 Specialty Drug

\$4000 2x family maximum

\$3500 2x family maximum

Womens oral contraceptives in the generic tier are covered 100% by the plan. Also covered at 100% are the following brands: Ortho Evra; Nuva Ring; and Mirena.

- Mail order (3 months supply for the price of 2 months copay) - \$20 / \$70 / \$140/ \$200
- Rx Quantity Management and Prior Authorization in effect (see supplemental information available)



Annual Leave & Holidays

Job Class	Annual Leave*	Holiday	Birthday	Sick*
FT – 40 hrs	0-5 years at SCU = 12 days/year 6-10 = 15 days/year 10-15 = 20 days/year 15+ = 25 days/year	8	8	10 days/year
FT/PT – 30 hrs	10 days/year	6	6	0
PT/PT – 20-29 hrs	5 days/year	4	4	0
PT/PT -<20 hrs.	3 days/year	0	0	0

*Note: Hours accrue per pay period. Hours per pay period accrual is based on an 86.67 hour pay period

52 weeks X 40 hours = 2080 hours per year

2080 hours per year/24 pay periods per year = 86.67 per pay period

SCU offers you the following paid (based on job class as indicated above) holidays to enjoy with your family and friends. Holidays are observed in accordance with the Federal Reserve Holiday Schedule:

New Years Day, Martin Luther King Jr. Birthday, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Christmas Eve (close at 1 pm), and Christmas Day.

GROUP LIFE INSURANCE RATES & BENEFIT

SCU offers life insurance as follows: 1x your annual salary with your health coverage. You can purchase \$5000 of coverage on your spouse and \$2500 on your dependent child/children. The cost to cover your dependents is \$0.50 per pay period, regardless of the number of dependents.

TERM LIFE INSURANCE RATES & BENEFITS (AUL/ONE AMERICA)

Voluntary life insurance is also available to you and your dependents, please see HR to request a rate chart. You can cover yourself up to 5x your salary to a max of \$500,000 (\$150,000 on a guarantee issue basis). Anything over \$150,000 required evidence of insurability. You have to have the life insurance on yourself in order to cover any dependents. If you have coverage, you can cover a spouse up to 50% of your benefit not to exceed \$250,000 (\$20,000 is GI) and for children we have three options \$2500, \$5000 and \$10,000.

Supplemental Benefits

SCU provides an opportunity for you to purchase additional supplemental benefits through Forester Benefits Management. They will hold annual enrollments presenting all employees with an option to enroll in accident, whole life, critical illness, and voluntary short term disability. The premiums for all of these coverage's will be payroll deducted.

CUNA MUTUAL 401(K)

(To be eligible you have to be with SCU for 6 months and you have to be 20 years old.
Open enrollment for the plan is on January 1st or July 1st)

SCU offers all new employees the CUNA Mutual 401(K) program. Your 401(K) plan is designed to help you save for retirement with pre-tax deductions. You are automatically vested 100% in your payroll deduction contribution. You are not required to contribute, however the company will match your contribution as follows: 3% discretionary – all employees will receive 3% match of their gross earnings. In addition, SCU will match \$0.50 of every dollar an employee contributes up to 3%, maximum of 6% of gross earnings.

DISABILITY COVERAGE

Long Term disability is available to you after a 30 day elimination period (injury or sickness). Your weekly benefit is 60% of your income up to \$1500 (for the first 60 days). Coverage after 90 days goes to 66 2/3% of your monthly income up to a maximum of \$6000 a month. This will cover you until Social Security Full Retirement Age or SSFRA**.

Disability Coverage

Paid by SCU, no cost for full time employees

	Plan Benefits
Waiting Period	30 Days
Weekly Benefit	Up to \$1500
Income Replaced	60%
Partial Disability Paid	Yes
Benefit Payable	60 days

Disability Coverage - Continued

	Plan Benefits
Waiting Period	90 Days (includes time periods above)
Monthly Benefit	Up to \$6000
Income Replaced	66 2/3%
Partial Disability Paid	Yes
Benefit Payable	SSFRA**

*see certificate for full summary: <http://clarkebenefits.com/credit-union/>

**Social security full retirement age.

MEDICAL AND DEPENDENT CARE FLEXIBLE BENEFIT ACCOUNTS

SCU provides you the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through Flexible Spending Accounts (FSA). You must enroll in the plan to participate for the plan year October 1 – September 30. You can save approximately 25% of each dollar spent on these expenses when you participate in a FSA.

A medical FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state/local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. If you do not use the money you contributed to the FSA it will not be refunded to you nor will it be carried forward to a future plan year. This is the use-it-or-lose-it rule.

The maximum that can be contributed to a Medical Care Flexible Spending Account is \$2,500 per year.

The maximum that can be contributed to the Dependent Care Flexible Spending Account is \$5,000 if you are a single employee or married filing jointly, or \$2,500 if you are married and are filing separately.



EMPLOYEE ASSISTANCE

The employee assistance plan (EAP) is available to all full time employees of SCU. The EAP program is a confidential worksite-based program designed to assist employees by providing assessment and referrals for personal matters, planning for life events or simply managing daily life. Each covered employee, along with her/his dependents, is entitled to use the program at no charge (visit limitations apply).

For more information or assistance, contact ComPsych GuidanceResources anytime at 1-800-697-0353 or online at www.guidanceresources.com using company Web ID: ONEAMERICA3. More information can be found on the HR page of SCU Central.

Some of the services of the Employee Assistance Program are:

Legal Services, including free online will preparation

Confidential Counseling

Family concerns

Financial information and resources

Work-life solutions

Child behavioral issues

Resources for child care, elder care, pet care and more!

Tuition Reimbursement - Any full time employee with at least 6 months of service is eligible for tuition reimbursement for specified classes taken at an accredited college/university.



Advanced approval is required. Please review the related policy and form for more information.

HEALTH AND WELLNESS PROGRAMS

LiveWell 24/7 is a comprehensive wellness program that empowers employees of all capabilities to take control of their health. Through strategic development of a wellness program that fits the needs of SCU and our employees, our wellness staff can help direct initiatives to their full potential at your company. Our wellness programs and staff will lay the groundwork for healthier choices – you and your employees choose what parts of the program are most beneficial for your organization.

LiveWell 24/7 wellness services include:

Weight loss challenges | Smoking Cessation | Health Screenings | C&C University-Online Health Portal | “The Buzz”- Weekly Wellness Newsletter | LiveWell 24/7 Blog | Claims Data Analysis | Steps Challenges | 2 On-Site Wellness Coordinators | and much more!

For more information on our wellness services contact our wellness coordinators



Wellness is a way for employees to get more information on healthy living. The healthier we are the better we can control our claims cost! Don't forget about the SCU discount MUVFitness of Columbia provides to our employees. Contact Corporate Wellness Director Marcy Miller at 803-727-7317 or mmiller@muvschool.edu

CONTACT INFORMATION & RESOURCES

Clarke & Company Benefits Contact Information

Columbia: 803-253-6997

Toll Free: 888-540-9403

Jennifer Holly, Client Manager: jholly@clarkebenefits.com

Laura Howell, Account Manager: lhowell@clarkebenefits.com

Clarke & Company Benefits Resources:

C&C University: <http://clarkebenefits.com/sc-state/> Password: creditunion01

Employee HealthCare Reform Notices: <http://clarkebenefits.com/credit-union/>

Medical, Prescriptions, and Vision

PAI Inc. 1-800-768-4375

Website: Here you can find an in-network provider, manage claims, take your health risk assessment, and much more!

<http://www.paisc.com/>

Dental

Delta Dental – Network Search: https://www.deltadentalsc.com/Subscribers/Provider_Search?PlanType=Delta

Customer Service: 1-800-335-8266

Flexible Spending Account Questions:

Benefit Coordinators

*Anyone can assist with questions

Phone: 803-772-0110 / 800-951-1012

www.myrsc.com
