



COASTAL STATES BANK®

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HOMEOWNERS MORTGAGE

A Subsidiary of Coastal States Bank

2017 EMPLOYEE BENEFITS ENROLLMENT GUIDE



CLARKE & COMPANY
BENEFITS LLC

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The information in this 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 actual plan documents will prevail. The plan documents will govern all plans covered in this Guide. The Guide is not a contract or a guarantee of your eligibility or benefit. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact your HR Director, Mark Hopper. If you sign up for coverage that requires evidence of insurability, even though deductions may start, you are not considered enrolled in the plans until confirmed by the carrier. If declined, you will be reimbursed. You can access benefit information at the following link: <http://clarkebenefits.com/csb-hme/>

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 ELECTIONS AND MAKE ANY CHANGES FOR YOU AND YOUR FAMILY. THIS GUIDE HAS BEEN PREPARED WITH ALL THE INFORMATION YOU NEED TO CHOOSE YOUR BENEFITS FOR YOUR 2017 ELECTIONS.

WHO IS ELIGIBLE

If you are a CoastalStates Bank (CSB) or Homeowners Mortgage Enterprises, Inc. (HME) regular full-time employee, you are eligible for benefits. Employees who work over 30 hours a week and are not temporary are considered full time employees. You are also eligible to cover your family members in the medical, dental, vision, and voluntary life insurance through CSB & HME employer sponsored benefit plans. Full-Time employees are eligible for benefits beginning on the first of the month after an initial 30 day waiting period.

HOW TO ENROLL

The first step is to review your current benefit elections on InfiniftyHR (email to follow with instructions). You must make your elections for the 2017 plan year. The insurance carriers this year are BCBS, Metlife, VSP, and Mutual of Omaha.

Outside of the open enrollment period, during the middle of the year in order to make any changes you will have to have a qualifying change in status. Qualified changes in status include: 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

CONTRIBUTION

CSB & HME contributes toward medical, dental, & vision coverage, and provides employees Basic Life insurance, which includes Accidental Death & Dismemberment coverage, along with Long-Term Disability Insurance.

2017 COSTS OF COVERAGE

MEDICAL BENEFITS

| | Monthly Deductions | | | |
|-----------------|--------------------|-------------------|---------------------|----------|
| | Employee Only | Employee & Spouse | Employee & Children | Family |
| BCBS of SC HDHP | \$50.00 | \$420.00 | \$272.00 | \$798.00 |

BLUECROSS BLUESHIELD OF SC

High Deductible Health Plan

In Network Benefits

| | |
|---|-----------------|
| Primary Care Physician | Deductible/100% |
| Specialist Physician | Deductible/100% |
| Office Lab & Xrays | Deductible/100% |
| Office Surgery | Deductible/100% |
| Preventive Screenings (Consult Policy) | 100% |
| Preventive Maximum | |
| Emergency Room | Deductible/100% |
| Prescription Drugs *Mandatory Generic | Deductible/100% |

Major Medical Benefits

| | |
|--------------------------------|------------------------|
| Deductible | \$5,750 (2x family) |
| Coinsurance Maximum | 100% BCBS/ 0% Employee |
| Max Out of Pocket | \$5,750 (2x family) |
| Coinsurance | 100% |
| Hospital In and Out-Patient | Deductible/100% |
| Lifetime Maximum | Unlimited |

Out of Network Benefits

| | |
|--------------------|-----------------------|
| Deductible | \$10,000 (2x family) |
| Max. Out of pocket | \$20,000 (2x family) |
| Coinsurance | 60% BCBS/40% Employee |
| Lifetime maximum | Unlimited |

Health Incentive Account

Get rewarded for making healthy choices

With a Health Incentive Account (HIA), it pays to take care of your health. This is a *free* incentive program that encourages you to take simple steps toward a healthier lifestyle. By participating, you can lower your health plan deductible!

How does it work?

Choose up to two of the activities on the next page. After you complete an activity, we will automatically apply credit to your current, annual deductible amount. You may complete two activities per benefit year, prior to meeting your deductible. Once you meet your deductible, you are unable to earn credits until your next benefit year begins.

Who can participate?

Employees and their spouses can earn deductible credits. Dependents are not eligible.



Your activity dashboard

Visit your online Rewards dashboard to see eligible activities and track your progress.

 Go to www.SouthCarolinaBlues.com and log in to **My Health Toolkit®**. Select the **Wellness** tab, then select **Rally**.

Where can you see the deductible credits you've earned?

The deductible credit(s) will appear in your summary explanation of benefits (EOB).

 To view your online EOB, log in to **My Health Toolkit**. Under **Health Claims** on the main page, click **View More Health Claims**, then **View Your Summary Explanation of Benefits**.

Don't miss out!

Each HIA activity is worth: \$625

How to earn deductible credit

Step 1: Complete your health survey

Take a fun and interactive health survey to get your Rally age — a number that can be higher or lower than your physical age based on your lifestyle and risk factors. Rally is a product of Rally Health, Inc., an independent company that offers a digital health platform on behalf of your health plan.



To take your health survey:

- Go to **www.SouthCarolinaBlues.com**
- Log in to your **My Health Toolkit** account.
- Select the **Wellness** tab, then click **Rally**.

Step 2: Choose a second activity to complete

Option 1: Complete three missions

Improve the way you move, care, feel or eat by adding missions to your daily routine. You can choose missions as soon as you receive your Rally age. Make sure you follow the instructions to check in daily or weekly. After four weeks, your mission is complete!



To select missions:

- Log in to **My Health Toolkit**.
- Select the **Wellness** tab, then click **Rally**.
- Inside your Rally account, select the **Missions** tab.

Option 2: Have a wellness exam

Complete your annual physical using an in-network doctor. Women may complete a routine physical or an annual gynecological exam. Once your doctor files the claim for your visit, you will automatically receive HIA credit. Schedule your exam as far in advance as possible to ensure you receive the credit before the end of your benefit year.



To find a doctor in your network:

- Log in to **My Health Toolkit**.
- Select the **Resources** tab.
- Select **Find a Doctor or Hospital**.



Your Insurance. *Anywhere.*



Download the free Clarke & Company Benefits app and gain 24/7 access to all of insurance needs. You can save all of your insurance cards in one place, look up doctors, and even find out what your plans are. The app is customized to your CoastalStates Bank benefit plans and carriers. Log in and enter CSB under company, and get all your benefits on the go, anywhere, anytime!



Available on the
App Store



DENTAL BENEFITS

| | Monthly Deductions | | | |
|---------|--------------------|-------------------|---------------------|---------|
| | Employee Only | Employee & Spouse | Employee & Children | Family |
| Metlife | \$0.00 | \$31.10 | \$40.16 | \$78.72 |

DENTAL

CSB & HME offers employees and their families a comprehensive dental plan. Our dental plan is administered by Metlife. Our plan includes coverage for preventive, basic, and major dental services (see certificate for full coverage details). You may visit the dental provider of your choice but we also have a network available. Costs using a network provider are lower than a non-network provider. You can access the provider network by going to www.metlife.com and enter your zip code or your dentist's name. You do not have to be the medical plan to have dental coverage. There are 4 tiers of coverage for you to choose from, where you may choose to cover all or some of your family members. **Dental Cleanings can no longer be used as an HIA credit**

METLIFE

In and Out of Network

Plan Benefits

| | |
|------------------------|-------------------------------|
| Preventive | Pays 100% of costs (UCR) |
| Basic Services | 80% |
| Major Services | 50% |
| Deductible | \$100/individual \$300/family |
| Annual Maximum/Insured | \$1,000 |
| Orthodontia | Child Only (up to 19) |
| Orthodontia Services | 50% |
| Lifetime Ortho Maximum | \$1,500 |




| VISION BENEFITS | Monthly Deductions | | | |
|-----------------|--------------------|-------------------|---------------------|---------|
| | Employee Only | Employee & Spouse | Employee & Children | Family |
| Vision Plan | \$0.00 | \$5.98 | \$6.31 | \$16.28 |

| VSP | Plan Benefits | |
|---|--|--|
| | In Network Benefits | |
| Eye Exam Frequency | Annually | |
| Material Allowance | \$140/\$160 per person, For Frames and/or Contact Lenses | |
| Material Co-pay | \$10 one time co-pay | |
| Allowance Frequency | Annually | |
| Lenses Co-pay (Single, Bifocal, Trifocal, Lenticular) | \$25 (Lenses every 12 months/Frames every 24 months) | |
| Exam Co-pay | \$10 | |
| Network | www.vsp.com | |

VISION

We offer employees and their families a comprehensive vision plan. Our vision plan is administered by VSP. You may visit the vision provider of your choice but we also have a network available. Costs using a network provider are lower than a non-network provider. You can access the provider network by going to www.vsp.com and enter your zip code in the provider search. There are 4 tiers of coverage for you to choose from (Single, Employee/Spouse, Employee/Children, or Family). See above for pricing.





Life Insurance & Supplemental Insurance

Mutual of Omaha

Employees are provided with Group Basic Term Life in the amount of 1x's annual earnings per employee with a maximum of \$100,000 at no cost to you. Our coverage includes accidental death & dismemberment coverage. For accidental death, our plan pays 100% of the life benefit (See the certificate of coverage for dismemberment benefits). Our coverage is convertible to you if you meet certain requirements*. You have 31 days from the date of termination to contact Mutual of Omaha to convert or port your coverage (see Human Resources for details). We also offer the ability to purchase additional amounts of coverage through payroll deductions. Voluntary Supplemental Life Insurance and Short Term Disability Insurance policies are offered through Mutual of Omaha. Employees can buy up to 5x's salary to a max of \$500,000 in \$10,000 increments. **The guarantee issue limit for employees this open enrollment is \$100,000.** You can also buy voluntary life insurance on your spouse to a max of 100% of the benefit elected by you. **The guarantee issue limit on a spouse this open enrollment period is \$25,000,** which can be purchased in increments of \$5,000. **There is also a \$10,000 option, which can be purchased on dependent children.** Amounts elected above the guarantee issue limits will be subject to Evidence of Insurability. Voluntary Supplemental Accident policies are available through Aflac upon hire or open enrollment. Cory Smith is our Aflac representative and can be contacted at (843) 298-3825 or cory.smith@us.aflac.com.

EMPLOYEE COVERAGE

Voluntary Life Insurance

EMPLOYEE MONTHLY DEDUCTIONS

| Age | 10k | 20k | 30k | 40k | 50k | 60k | 70k | 80k | 90k | 100k |
|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|
| <30 | 1.04 | 2.08 | 3.12 | 4.16 | 5.20 | 6.24 | 7.28 | 8.32 | 9.36 | 10.40 |
| 30-34 | 1.04 | 2.08 | 3.12 | 4.16 | 5.20 | 6.24 | 7.28 | 8.32 | 9.36 | 10.40 |
| 35-39 | 1.29 | 2.58 | 3.87 | 5.16 | 6.45 | 7.74 | 9.03 | 10.32 | 11.61 | 12.90 |
| 40-44 | 1.75 | 3.50 | 5.25 | 7.00 | 8.75 | 10.50 | 12.25 | 14.00 | 15.75 | 17.50 |
| 45-49 | 2.69 | 5.38 | 8.07 | 10.76 | 13.45 | 16.14 | 18.83 | 21.52 | 24.21 | 26.90 |
| 50-54 | 4.10 | 8.20 | 12.30 | 16.40 | 20.50 | 24.60 | 28.70 | 32.80 | 36.90 | 41.00 |
| 55-59 | 6.49 | 12.98 | 19.47 | 25.96 | 32.45 | 38.94 | 45.43 | 51.92 | 58.41 | 64.90 |
| 60-64 | 7.96 | 15.92 | 23.88 | 31.84 | 39.80 | 47.76 | 55.72 | 63.68 | 71.64 | 79.60 |
| 65-69 | 11.80 | 23.60 | 35.40 | 47.20 | 59.00 | 70.80 | 82.60 | 94.40 | 106.20 | 118.00 |
| 70+ | 22.92 | 45.84 | 68.76 | 91.68 | 114.60 | 137.52 | 160.44 | 183.36 | 206.28 | 229.20 |

SPOUSE COVERAGE

Voluntary Dependent Life Insurance

EMPLOYEE MONTHLY DEDUCTIONS

| Age | 5k | 10k | 15k | 20k | 25k |
|-------|-------|-------|-------|-------|-------|
| <30 | 0.52 | 1.04 | 1.56 | 2.08 | 2.60 |
| 30-34 | 0.52 | 1.04 | 1.56 | 2.08 | 2.60 |
| 35-39 | 0.65 | 1.29 | 1.94 | 2.58 | 3.23 |
| 40-44 | 0.88 | 1.75 | 2.63 | 3.50 | 4.38 |
| 45-49 | 1.35 | 2.69 | 4.04 | 5.38 | 6.73 |
| 50-54 | 2.05 | 4.10 | 6.15 | 8.20 | 10.25 |
| 55-59 | 3.25 | 6.49 | 9.74 | 12.98 | 16.23 |
| 60-64 | 3.98 | 7.96 | 11.94 | 15.92 | 19.90 |
| 65-69 | 5.90 | 11.80 | 17.70 | 23.60 | 29.50 |
| 70+ | 11.46 | 22.92 | 34.38 | 45.84 | 57.30 |

Voluntary Dependent Life Insurance

Coverage

Per Month

14 days to 26 years of age

\$10k

\$1.90

DISABILITY INSURANCE

CSB & HME provides employees Long Term Disability. The Short Term Disability plan is voluntary. Your Long-Term plan covers you up to 60% of your income to a maximum of \$5,000 per month. The Long-Term plan could cover you to Social Security Normal Retirement Age. The Short-Term disability plan covers you up to 60% of your income to a maximum of \$1,500 per week with a 12 week benefit period.

**Pre-Existing Conditions may apply

LONG-TERM DISABILITY (COMPANY PAID)

MUTUAL OF OMAHA

| | Plan Benefits |
|-------------------------|---------------|
| Monthly Benefit Max | \$5,000 |
| Income Replaced | 60% |
| Elimination Period | 90 days |
| Partial Disability Paid | Yes |
| Benefit Payable | To SSNRA* |

*Social security normal retirement age. Please see above description. Any medical condition treated for in the last 3 Months will be applied to the preexisting condition limitation for the next 12 months only.

VOLUNTARY SHORT-TERM DISABILITY

MUTUAL OF OMAHA

| | Plan Benefits |
|-------------------------|---------------------------------|
| Weekly Benefit Max | \$1,500 |
| Income Replaced | 60% |
| Elimination Period | 7 days accident/7 days sickness |
| Partial Disability Paid | Yes |
| Benefit Payable | 12 weeks |
| Costs | (Weekly Earnings*.60)/10*\$0.80 |



CoastalStates Bank (CSB) & Homeowners Mortgage Enterprises, Inc. (HME)



HRA/HSA

You have a couple of opportunities to utilize the most of the High Deductible Health Plan.

- 1) **HRA: Your Health Reimbursement Account** starts reimbursing providers after you meet \$3,750 of your \$5,750 deductible and will reimburse \$2,000, fulfilling your deductible on the H.S.A. Plan. You can also utilize your Health Incentive Account to lower your deductible exposure by an additional \$1,250 if you complete two of the activities.
- 2) **HSA: You are eligible to contribute to the Health Savings Account.** The H.S.A. max is \$3,400 for single / \$6,750 for Family. You may also contribute to the Dependent Care up to \$5000.

Employee Assistance Program

Mutual of Omaha

When you need a trusted advisor to help you sort through personal issues that may affect your work, health and general well-being, Mutual of Omaha's Employee Assistance Program is there.



Gain a New Perspective, and Help Manage Your Life

When it's difficult to cope with family, work-related, personal or substance-abuse problems – at work and at home – we often turn to family or friends for support. Unfortunately, there are times when that's not enough. Sometimes you need the ear of an experienced professional, one who will keep your concerns confidential and help guide you in the right direction.

Mutual of Omaha's Employee Assistance Program (EAP) has trained professionals to work with you as you search for solutions to personal and workplace issues. The program is voluntary and confidential; only your EAP professional will know you have called. This program is paid for by your company, and includes assistance for you and your immediate dependent family members.

Services include:

- 24-hour toll-free phone access to EAP professionals 7 days a week
- Telephone assistance and referral
- Service for immediate and dependent family members

EAP staff members are highly trained, master's-level professionals who will assess your situation, provide support and, if needed, refer you to other helpful resources.

Mutual of Omaha's EAP can provide assistance for a variety of personal and professional matters, including:

- Stress
- Resiliency
- Depression
- Gambling and other addictive behavior
- Parenting
- Financial issues
- Life changes
- Relationships
- Drug/alcohol abuse
- Mental health
- Grief
- Balancing work and home

Don't delay if you need help – call today

An objective point of view can be a good start to working through your concerns. Call your EAP professional at 1-800-316-2796, 24 hours a day, 7 days a week.



401k Retirement Savings:

The company offers a matching retirement savings plan through TransAmerica and administered through TAG Resources. Simply review the enrollment forms and instructions and submit the completed documents to human resources. Once your enrollment forms are completed, and your 401K retirement account is established, you will be able to register to review and manage your investments online by visiting www.ta-retirement.com. The automated telephone system also offers direct access to your plan account information.

Employees also have complimentary access to a CoastalStates Wealth Management Financial Advisor to assist with your investment selection and planning for your retirement.

Remember it's never too early or too late to save for retirement. We have many resources here to help you start saving today for a more enjoyable tomorrow.

TAG Resources is our 401K administrator. Please contact Shawna Carey at TAG if you have any administrative or enrollment questions about your 401K. Her contact information is Shawna@tagresources.com or (856) 670-1844.

www.tagresources.com

EMPLOYEE CONTRIBUTIONS:

Employees are eligible to enroll in the plan upon hire. The eligibility age is 21. Employees may choose their contribution rate from 1% to a maximum of \$18,000 per year. Employees over 50 can contribute an additional \$6,000 in catch up contributions.

EMPLOYER NON-ELECTIVE CONTRIBUTIONS

Matching contributions are as follows:

| You Put In | The Company Puts In | Total Savings |
|------------|---------------------|---------------|
| 1% | 1% | 2% |
| 2% | 1.5% | 3.5% |
| 3% | 2% | 5% |
| 4% | 2.5% | 6.5% |
| 5% | 3% | 8% |
| 6% | 3.5% | 9.5% |



Pictured above Left to Right: Chris Spirers and Dustin Wilder; Suzanne Simms, Craig Gilmore, Tom Trice and Becky Smith

CoastalStates Wealth Management was established, in June 2009, as a partnership between CoastalStates Bank and Raymond James & Associates. In addition to assisting employees with 401k selection and planning, Chris Spires and Dustin Wilder head up the CSWM team to provide further financial services to our clients. Our partnership also provides further referral opportunities for their current clients to learn about our financial services and products at CoastalStates Bank. www.raymondjames.com/coastalstateswm

CONTACT INFORMATION AND RESOURCES

CLARKE AND COMPANY BENEFITS CONTACT INFORMATION

Columbia: 803-253-6997

All Other Locations: 888-540-9403

Michael Wolfe, Client Manager: mwolfe@clarkebenefits.com

Sharon Trotman, Client Manager: strotman@clarkebenefits.com

Laura Howell, Account Manager: lhowell@clarkebenefits.com

Clarke and Company Benefits Resources:

Employee Model Notices: <http://clarkebenefits.com/csb-hme/>

BlueCross BlueShield:

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

Metlife Dental:

Website:

www.metlife.com Click “Find a dentist” on the right hand side of the page to find a provider near you.

VSP Vision:

Website:

www.vsp.com Click “Find a VSP Doctor” on the right hand side of the page to find a provider near you.

Human Resources:

Mark Hopper mhopper@coastalstatesbank.com or mhopper@homeownersmtg.com

401K – Tag Resources:

Shawna@tagresources.com 865-670-1844

