



2017 Employee Benefits Enrollment Guide



CLARKE & COMPANY
BENEFITS LLC

Contents

Table of Contents

Eligibility and Enrollment.....	2
Medical Costs with Plan Information	3
Dental Costs with Plan Information	4
Voluntary Life Insurance.....	5
Election Information.....	6
Contact Information	7

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 firm administrator. 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>



It's that time of year again! **OPEN ENROLLMENT!** Below are some changes we want you to be aware of as well as some updated information regarding the Affordable Care Act (ACA).

- First and foremost, The Florence Chamber of Commerce has worked hard with Blue Cross/Blue Shield to minimize **cost and plan changes** to your benefits. In an environment where annual costs continue to go up, we are pleased that we were able to minimize that impact.
- The one area we have no control over is the Affordable Care Act (ACA) which continues to **impact the cost of Medical Insurance** across our country and for each and every Florence Chamber of Commerce employee.

As you consider your healthcare options, please remember two things:

- 1) If you enroll in the medical plan offered by Florence Chamber of Commerce, you will **meet the current ACA Individual Mandate** and will not be subject to IRS penalties.
- 2) **You will not be eligible for any premium subsidies** offered in the marketplace. As an employee, Florence Chamber of Commerce already subsidizes your cost of medical insurance and meets the affordability requirement of the employer mandate under ACA.

The **benefit open enrollment period** is your opportunity to choose the benefits that are best for you and your lifestyle. This guide has been prepared with all the information you need to select your 2017 benefit coverages.

WHO IS ELIGIBLE

If you are a Florence Chamber of Commerce 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 and dental insurance through Florence Chamber of Commerce sponsored benefit plans.

HOW TO ENROLL

Please complete an enrollment form and submit before the open enrollment deadline in order to enroll and/or change your plan. Your current coverage's renew on January 1, 2017. Our carriers will be Blue Cross Blue Shield and Companion Life.

WHEN TO ENROLL

If you are on the current Florence Chamber of Commerce health plan, you have already been enrolled for 2017 with your current election. After open enrollment, which concludes on 12/09/2016, 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.

2017 COSTS OF COVERAGE

Employee Semi-Monthly Deductions

Medical Benefits	Employee Only	Employee Spouse	Employee & Children	Family
Blue Cross Blue Shield	\$0.00	\$age banded	\$age banded	\$age banded

Blue Cross Blue Shield	In-Network	Out-of-Network
Deductible	\$2,600 (\$5,200 family)	\$2,600 (\$5,200 family)
Co-Insurance	100%	60%
Maximum Out of Pocket	\$2,600 (\$5,200 family)	\$5,200 (\$10,400 family)
Lifetime Maximum	Unlimited	Unlimited
Health Benefits		
Emergency Room	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Hospital	Deductible & Coinsurance	Deductible & Coinsurance
Primary Care visit	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care/Specialist Visit	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Facility Charges	Deductible & Coinsurance	Deductible & Coinsurance
Wellness	100%	100%
Ambulance	Deductible & Coinsurance	Deductible & Coinsurance
Pharmacy Benefits		
Generic	Deductible & Coinsurance	Deductible & Coinsurance
Preferred	Deductible & Coinsurance	Deductible & Coinsurance
Non-Preferred	Deductible & Coinsurance	Deductible & Coinsurance
Specialty	Deductible & Coinsurance	Not covered



DENTAL

Florence Chamber of Commerce employees are provided Employee only dental coverage for no fee. You may also choose to cover your family in this comprehensive dental plan. Our dental plan is administered by Blue Cross Blue Shield of SC and 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. You can access the provider network by going to <http://www.southcarolinablues.com> and searching the Find a Doctor link. There are four tiers of coverage for you to choose from.

Dental Costs

Employee Semi-Monthly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental Plan	\$ 0.00	\$18.59	\$21.97	\$40.56

Blue Cross Blue Shield

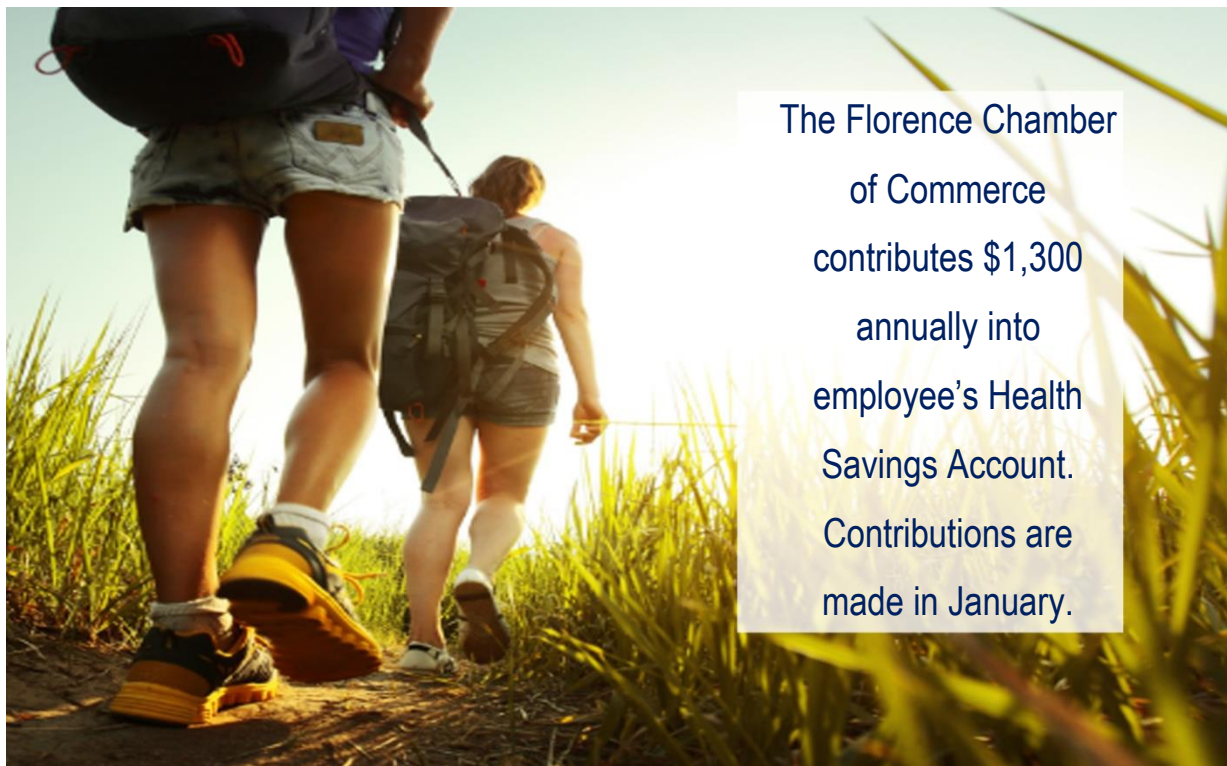
In Network

Out of Network

In and Out of Network

Plan Benefits

	Pays 100% of costs (UCR)	Pays 100% of costs (UCR)
Preventive		
Basic Services	80%	80%
Major Services	50%	50%
Deductible	\$50/individual	\$50/individual
Orthodontia	Included - \$1,000 Max	Included - \$1,000 Max
Annual Maximum/Insured		\$2000



The Florence Chamber of Commerce contributes \$1,300 annually into employee's Health Savings Account. Contributions are made in January.

LIFE INSURANCE

The Florence Chamber of Commerce offers several coverages through the American Chamber of Commerce Executive. Coverages are listed below.

- Group Life & AD&D of 2.5x annual earnings, rounded up to the next higher multiple of \$1,000, to a maximum of \$500,000.
- Group Long-Term Disability – 60% of monthly earnings to a maximum benefits of \$10,000 per month. (After 90 days)



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, exercise, eat a healthy diet, and take part in our health screenings and have an annual physical
- Be a wise health care consumer, take generic drugs when possible
- Take advantage of our wellness offerings
- Use preventive care services as much as possible

Your Employee Benefit Enrollment Package

This guide contains an overview of the benefit package offered by the Florence Chamber of Commerce. Please return your election form to Susan Farver in Human Resource by December 9th to elect coverages. If you have any questions on your benefit package or deductions, please direct them to a Clarke & Company representative at the open enrollment meeting you attend. Your benefits in this package will take effect on January 1, 2017 and run through December 31, 2017.



CONTACT INFORMATION AND RESOURCES

Clarke & Company Contact Information

Florence: 843-662-1500

Derek Hemmingsen, Client Manager: dhemmingsen@clarkebenefits.com

Judy Hanna, Account Manager: jhanna@clarkebenefits.com

Cyndie Hughes, Account Manager: chughes@clarkebenefits.com

Clarke and Company Benefits Resources:

Website: <http://clarkebenefits.com/>

Blue Cross Blue Shield:

Website: www.southcarolinablues.com.

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

