



2017-2018 Employee Benefits



"Delivering total lubricant solutions since 1932"



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 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.

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

- First and foremost, we have a new medical carrier for Dilmar Oil Company. As of October 1st, we have negotiated and worked hard with Cigna to decrease **cost to you & add plan design changes** to our plan. In an environment where annual costs continue to go up, we are pleased that we were able to pass along a rate decrease.
- 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 Dilmar Oil Company employee.
- In 2017-2018, your medical insurance cost includes the ACA Insurer Fee which accounts for roughly 5% of total cost. Dilmar Oil Company does not pass all the fees associated with ACA to employees. Dilmar Oil Company splits the cost of ACA fees with employees.
- Despite these added ACA costs, Dilmar Oil Company is pleased to continue to provide **both a PPO** which contains co-pay features for your doctor visits and prescriptions along with a qualified High Deductible Plan that can be paired with a Health Savings Account.

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

- 1) If you enroll in any of the Medical plans offered by Dilmar Oil Company, you will **meet the current ACA Individual Mandate** and will not be subject to IRS penalties.
- 2) **You are not eligible for any premium subsidies** offered in the marketplace. As a full time employee, Dilmar Oil Company already subsidizes your cost of medical insurance and meets the affordability requirement of the employer mandate under ACA.

This **benefit 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 2017-2018 benefit coverages.

WHO IS ELIGIBLE

If you are a Dilmar Oil Company 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 Dilmar Oil Company employer sponsored benefit plans

HOW TO ENROLL

The first step is to review your current benefit elections by logging into the open enrollment online web portal. Your current medical coverage ends on September 30th, 2017. All other coverages will also renew on October 1st, 2017. Newly selected coverage for medical will begin on 10/1/2017. Our NEW Medical carrier will be Cigna. Our other carriers will continue to be Delta Dental, Mutual of Omaha, and Davis Vision.

WHEN TO ENROLL

Open Enrollment begins September 26th through October 3rd, during this open enrollment period you must complete the enrollment elections via our online web portal. If you do not complete online enrollment elections you could have an interruption in insurance coverage. After open enrollment, which concludes on 10/03/2017, 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.

2017-2018 COSTS OF COVERAGE

Medical Benefits

	Monthly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Cigna Traditional POS Plan	\$83.68	\$769.81	\$635.93	\$937.16
Cigna HDHP Plan	\$75.76	\$696.95	\$575.74	\$848.46

Cigna	Traditional PPO	High Deductible Health Plan
	In Network Benefits	

Primary Care Physician	\$30	\$35 co-pay after Deductible
Specialist Physician	\$60	\$70 co-pay after Deductible
Office Lab & Xrays	\$30/\$60	Deductible & Coinsurance
Office Surgery	Deductible & Coinsurance	Deductible & Coinsurance
Preventive Screenings (Consult Policy) Preventive Maximum	\$0 co-pay 100%	\$0 co-pay 100%
Urgent Care	\$30	\$70 co-pay after Deductible
Emergency Room	\$350 co-pay/Coinsurance	\$250 co-pay/Coinsurance
Prescription Drugs	\$15 Generic/\$40 Preferred/\$70 Non Preferred Specialty Rx \$100 (90 day supply 2.5 times co-pay)	Standard PPO co-pay after Deductible (After Deductible, 90 day supply 2.5 times co-pay)

Major Medical Benefits

Deductible	\$2,000 (2x family)	\$3,500 (2x family)
Max Out of Pocket	\$7,000 (2x family) Includes Coinsurance, Deductibles, & Copays	\$6,400 (2x family) Includes Coinsurance, Deductibles, & Copays
Coinsurance	70% Cigna/30% Employee	100% Cigna/0% Employee
Hospital In and Out-Patient	Deductible & Coinsurance	Deductible & Coinsurance
Lifetime Maximum	Unlimited	Unlimited

Out of Network Benefits

Deductible	\$5,000 (2x family)	\$7,500 (2x family)
Max. Out of pocket	\$10,000 (2x family)	\$15,000 (2x family)
Coinsurance	50% Cigna/50% Employee	70% Cigna/30% Employee
Lifetime maximum	Unlimited	Unlimited

Dental Benefits	Employee Monthly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Dental Plan	\$33.90	\$66.04	\$92.64	\$124.78

DENTAL

Dilmar Oil Company offers employees and their families a comprehensive dental plan. Our dental plan is administered by Delta Dental. 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.deltadentalsc.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.

Delta Dental	In and Out of Network	
	Plan Benefits	
Preventive	Pays 100% of costs (UCR)	
Basic Services	80%	
Major Services	50%	
Deductible	\$50/individual \$150/family	
Annual Maximum/Insured	\$1,500	
Orthodontia	Child Only (up to 19)	
Orthodontia Services	50%	
Lifetime Ortho Maximum	\$1,500	



Vision Benefits	Employee Monthly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Vision Plan	\$8.91	\$15.00	\$15.30	\$24.21

Davis Vision	Plan Benefits	
	In Network Benefits	Out of Network Benefits
Eye Exam Frequency	Annually	Annually
Material Allowance	\$120 per person, For Frames and/or Contact Lenses	Plan will pay max of \$48
Material Co-pay	\$20 one time co-pay	\$20 one time co-pay
Allowance Frequency	Annually	Annually
Lenses Co-pay (Single, Bifocal, Trifocal, Lenticular)	\$20	\$20 co-pay, then plan will pay fixed dollar amount
Exam Co-pay	\$20	\$20
Network	www.guardianlife.com (You will be using the Davis network. Network providers include Wal Mart, Sam's Club, Target, JC Penny, Sears, Pearl Vision)	

VISION

We are now offering employees and their families a comprehensive vision plan. Our vision plan is administered by Davis Vision. Our plan includes an annual eye exam, \$120 of material allowance, material co-pays and other discounts. You may visit the vision provider of your choice but we also have a network available consisting of retail stores such as Sears, Wal Mart, JC Penny Optical, Pearle Vision & other practices. Costs using a network provider are lower than a non-network provider. You can access the provider network by going to www.guardianlife.com then select Davis Vision Network and entering your zip code in the provider search. Please choose the Choice plan when searching for a provider. There are 4 tiers of coverage for you to choose from.

LIFE INSURANCE & VOLUNTARY LIFE INSURANCE

Mutual of Omaha

Employees are provided with Group Basic Term Life in the amount of \$20,000 per employee 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. You can purchase coverage by payroll deduction on yourself up to \$100,000 guarantee issue, your spouse at \$25,000 guarantee issue and your dependents at \$10,000. This coverage is guarantee issue (no health questions asked) at initial enrollment after your date of hire. If you wish to pick up coverage at a later date you will be subject to evidence of insurability (required to fill out a health questionnaire).



DISABILITY INSURANCE

Dilmar Oil Company provides employees the opportunity to purchase Long Term and Short Term Disability plans. Your Long Term plan covers you up to 60% of your income to a maximum of \$6,000 per month. The Long Term plan could cover you to Social Security Normal Retirement Age. Your Short Term plan covers you up to 60% of your income to a maximum of \$1,000 per week with a 12 week benefit period. Long and short term disability offered on a guarantee issue bases during new hire open enrollment. After this period, you can apply for coverage completing Evidence of Insurability (EOI) information. You can request an EOI form from Human Resources.

Mutual of Omaha

Long-Term Disability

Plan Benefits

Monthly Benefit Max	\$6,000
Income Replaced	60%
Elimination Period	90 days
Partial Disability Paid	Yes
Benefit Payable	To SSNRA*

*Social normal retirement age. Please see above description. Any medical condition treated for in the last 6 Months will be applied to the preexisting condition limitation for the next 12 months only.

Mutual of Omaha

Short-Term Disability

Plan Benefits

Bi Bi Weekly Benefit Max	\$1,000
Income Replaced	60%
Elimination Period	15 day accident/15 days sickness
Partial Disability Paid	Yes
Benefit Payable	12 weeks

*Any medical condition treated for in the last 3 Months will be applied to the preexisting condition limitation for the next 12 months only.





Health Savings Account

The Dilmar Oil Company High Deductible plan is a qualified High Deductible Health Plan as determined by section 223 of IRS code and can be paired with a Health Savings Account (HSA). The HSA provides you the benefit of paying for out-of-pocket medical, dental, and vision, expenses with pre-tax dollars. You can save approximately 25% of each dollar spent on these expenses when you participate in a HSA. The Health Savings Account is available only when enrolled with the High Deductible Health Plan through Dilmar Oil Company. The maximum HSA contribution for 2017 is \$3,400 per individual and \$6,750 per family. Please consult with your bank or a local bank to set up a Health Savings Account.

Employee Assistance Program (EAP)

Are personal problems affecting your focus and performance at work? You are not alone. The Dilmar Oil Company EAP offers services to help you deal with personal problems you may be facing.

What does the EAP cover?

Your EAP covers a variety of areas that you may be having trouble with, such as:

- Substance abuse
- Stress management
- Financial problems

Our EAP plan offers education, awareness and counseling services to help you with your problems. And your participation in the program is strictly confidential.

For more information about your EAP, contact the human resources department or contact Mutual of Omaha directly.



**Mutual of Omaha's
EAP 800-316-2796**

www.mutualofomaha.com

[/eap](#)

- Family and personal concerns
- Life transitions
- Work related issues
- Problem Solving
- Positive self-care
- Resources/referral



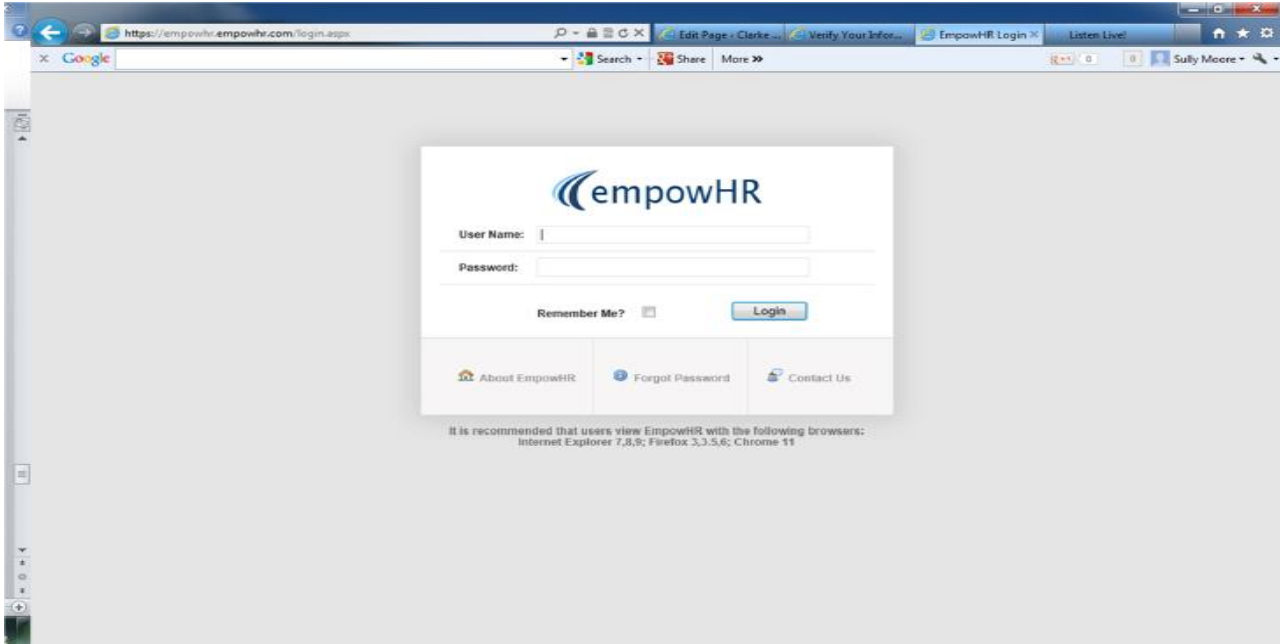
EmpowHR Online Enrollment

Instructions:

All employees will renew/elect their benefits online through our EmpowHR system. Your benefits include medical, dental, basic life insurance, voluntary life insurance, and disability insurance. Online elections can start on September 26th and will close on October 3rd. Your log in is:

<https://empowhr.empowhr.com/login.aspx>

Your empowHR **username** will be the **first letter of your first name**, then your **last name**, plus the **last four digits of your social security number**. For example, **John Doe's** username will be **jdoe1234**. Your empowHR password will default to your social security number *Even if you changed your password last year. Upon your first login, you will be prompted to change your password prior to enrollment. After you login, please follow the prompts and continue to elect/decline your benefits and click the "Next" button all the way until your Enrollment is Complete. Please make sure to confirm your election by "**checking**" the **confirmation box**, then clicking the "**Done**" button. The EmpowHR login screen is below. If you have any questions on the enrollment process please contact Laura Howell at Clarke & Company Benefits at 888-540-9403 or 803-253-6997 or by email at lhowell@clarkebenefits.com .



CONTACT INFORMATION AND RESOURCES

Clarke and Company Benefits Contact Information

Columbia: 803-253-6997

All Other Locations: 888-540-9403

Edwin Croft, Client Manager: ecroft@clarkebenefits.com

Laura Howell, Account Manager: lhowell@clarkebenefits.com

Amy Colgate, Customer Service Rep: acolgate@clarkebenefits.com

Clarke and Company Benefits Resources:

C&C University: <http://clarkebenefits.com/cc-university-dilmar-oil> Password: Dilmar01

Cigna:

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

Delta Dental:

Website: www.deltadentalsc.com Click "Find a dentist" on the right hand side of the page to find a provider near you.

Davis Vision:

Website: www.guardianlife.com
-Click "Find a provider" on the right side of the home page. Choose Choice as your network option, and then enter your desired zip code.

Find benefit summaries, network info, certificates of coverage and much more.

