



2018

Employee Benefits

*Greenville*  
TURF & TRACTOR



JOHN DEERE



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 Human Resources. 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/greenville-turf/>*

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 2018 ELECTIONS.

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## WHO IS ELIGIBLE

If you are a Greenville Turf and Tractor 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 Greenville Turf and Tractor employer sponsored benefit plans.

## HOW TO ENROLL

Open enrollment will run 7/17/2018 – 7/27/2018. Your benefits will roll over as they are currently showing unless you log in to our online portal and elect those changes. The overview

of how to elect benefits online is shown in the following pages, if you have any questions please reach out to Laura Howell of Clarke and Company Benefits.

## WHEN TO ENROLL

If you would like to enroll in any of the GTT benefits, now is your time. After open enrollment, which concludes on July 27, 2018 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

Greenville Turf and Tractor contributes toward medical & dental coverage and provides employees the opportunity to enroll in short term, long term disability and voluntary life and vision. You have the option of purchasing those benefits coverage through payroll deduction.

# 2018 COSTS OF COVERAGE

## Medical Benefits

### Employee Bi-Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Traditional Health Plan	\$68.59	\$297.89	\$235.04	\$439.65

## Blue Choice Health Plan

### Traditional Plan

#### Point of Service Benefits

Primary Care Physician	\$30 co-pay
Specialist Physician	\$60 co-pay
Preventive Screenings (HCR A&B)	\$0 co-pay
Preventive Maximum	
Vision Screening	Covered at 100% in network only
Urgent Care	\$60
Emergency Room Facility	\$250 Deductible/Coinsurance
Prescription Drugs	\$8/25/45/70/125/175 (details on website)

#### Major Medical Benefits

Deductible	\$1000 (2x per family)
Max. Out of pocket	\$5000 (2x per family)*
Coinsurance	70% Blue Choice/30% employee
Hospital In and Out-Patient	Deductible & Coinsurance
Lifetime Maximum	Unlimited

#### Out of Network Benefits

Deductible	\$2,500 (2x family)
Max. Out of pocket	10,500 (2x family)
Coinsurance	50% Blue Choice/50% employee
Lifetime maximum	Unlimited

- PPO Plan Deductible, office visit copays, and RX copays go towards out of pocket, and Greenville Turf will pay the last \$1000 if you get there.
- Employee Assistance Program is also included with the Blue Choice plan, this will give you limited \$0 counseling and or life management visits. To access this benefit please call the FIRST SUN EAP – 1-800-968-8143.



## Dental Benefits

## Employee Bi-Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Guardian Dental Plan	\$11.18	\$24.90	\$31.48	\$46.20

## DENTAL

### Guardian

### In and Out of Network

#### Plan Benefits

Preventive	Pays 100% of costs (UCR)
Basic Services	100% (in-network) 80% (out of network)
Major Services	60% (in-network) 50% (out of network)
Deductible	\$50/individual \$150/family
Annual Maximum Per Insured	\$1000 (with rollover)

We offer employees and their families a comprehensive dental plan. Our dental plan is administered by Guardian. 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.GuardianAnytime.com](http://www.GuardianAnytime.com) (DENTALGUARD Preferred network) and entering your zip code and “dentist” in the specialist box.



## Vision Benefits

### Employee Bi-Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Guardian Vision Plan	\$3.76	\$7.54	\$6.38	\$10.53

## VISION

### Guardian

### In Network

#### Plan Benefits

Eye Exam	\$10 Eye Exam Annual
Material Copay	\$25 Copay for Materials
Plan Length	12 Months ( Exam and Lenses) 24 Months for Frames

- frame allowance and contact lenses allowance \$150

We offer employees and their family's a valuable vision options. Our vision plan is administered by Guardian. Please see the above overview for the benefit summary (see certificate for full coverage details). For a list of network providers please see the link below.

[www.GuardianLife.com](http://www.GuardianLife.com), VSP network.



## VOLUNTARY LIFE INSURANCE AND DISABILITY – One America –

**Life Insurance** See Certificate for full contract provisions on your Greenville Turf Website

Voluntary Life insurance offered through

Minimum amount of \$10,000 – Maximum of \$500,000 but not greater than 5x your salary.

\$100,000 is the guarantee issue amount

Dependent Life available – Spouse can enroll in 50% of the employees Voluntary Life Amount ( Guarantee issue \$25,000), Dependent Children can enroll in 2 options \$5000 (\$0.55 ppp)or \$10,000 (\$1.11 ppp)

Reduction at age 70. Spouse’s voluntary life insurance will also terminate at the age of 70.

### Voluntary Life Cost (employee/spouse)

### EMPLOYEE COVERAGE

#### EMPLOYEE BI-WEEKLY DEDUCTIONS

Age	10k	20k	30k	40k	50k	60k	70k	80k	90k	100k
<30	\$0.78	\$1.57	\$2.35	\$3.14	\$3.92	\$4.71	\$5.49	\$6.28	\$7.06	\$7.85
30-34	\$0.92	\$1.85	\$2.77	\$3.69	\$4.62	\$5.54	\$6.46	\$7.38	\$8.31	\$9.23
35-39	\$1.11	\$2.22	\$3.32	\$4.43	\$5.54	\$6.65	\$7.75	\$8.86	\$9.97	\$11.08
40-44	\$1.52	\$3.05	\$4.57	\$6.09	\$7.62	\$9.14	\$10.66	\$12.18	\$13.71	\$15.23
45-49	\$2.22	\$4.43	\$6.65	\$8.86	\$11.08	\$13.29	\$15.51	\$17.72	\$19.94	\$22.15
50-54	\$3.28	\$6.55	\$9.83	\$13.11	\$16.38	\$19.66	\$22.94	\$26.22	\$29.49	\$32.77
55-59	\$5.35	\$10.71	\$16.06	\$21.42	\$26.77	\$32.12	\$37.48	\$42.83	\$48.18	\$53.54
60-64	\$6.51	\$13.02	\$19.52	\$26.03	\$32.54	\$39.05	\$45.55	\$52.06	\$58.57	\$65.08
65-69	\$9.05	\$18.09	\$27.14	\$36.18	\$45.23	\$54.28	\$63.32	\$72.37	\$81.42	\$90.46

**Short Term Disability** See Certificate for full contract provisions on your Greenville Turf Website

Waiting Period for benefit 0 for accident, 7 for sickness

60% income replacement, up to \$1000 weekly

Duration of benefit 13 weeks (or length approved under 13 weeks)

Pre-existing Condition on 3/12

**Long Term Disability** - See Certificate for full contract provisions on your Greenville Turf Website

Waiting Period for Long Term Disability 90 Days

Up to \$5000 per month – 60% income replacement

Pre-existing Condition is 6/12

2 years own occupation

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## Current Benefits, Model Notices, and More Benefit Information

You can access your model notices, summary plan description, certificate of coverage's, benefit summaries, find network providers, and much more information on your employee benefits by going to <http://clarkebenefits.com/greenville-turf/>

### CONTACT INFORMATION & RESOURCES

#### Physician Network Information

Blue Choice Health Care

Website: <http://www.bluechoicesc.com/>

Doctor and Hospital finder, enter doctors information or specialty

#### Dental/Vision Network Information

Guardian

Website: [www.guardiananytime.com](http://www.guardiananytime.com)

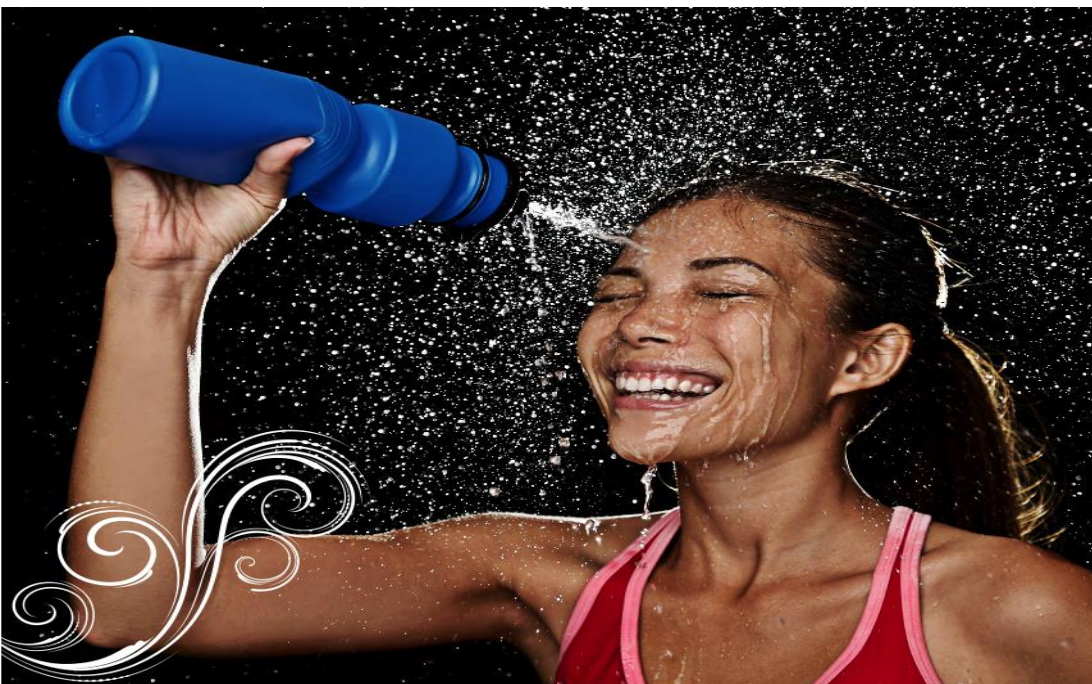
#### Clarke & Company Benefits Contact Information

Greenville: 864-232-6723

Service and Claims questions: 888-540-9403

Jennifer Holly, Client Manager: [jholly@clarkebenefits.com](mailto:jholly@clarkebenefits.com)

Laura Howell, Account Manager: [lhowell@clarkebenefits.com](mailto:lhowell@clarkebenefits.com)



On your benefits website  
You will find information on how  
to enroll, provider links, benefit  
summaries, videos on My Health  
Toolkit, model notices,  
certificates of coverage, and  
much more benefit information at  
the click of your mouse!