



**2018**

Employee Benefits



**Boyd  
Management**



**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.*



## WHEN TO ENROLL

**Open Enrollment begins August 8<sup>th</sup> and ends August 29<sup>th</sup>. 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 08/29/2018, 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. For more information on your Boyd employee benefits, please visit [www.clarkebenefits.com/boyd-benefits](http://www.clarkebenefits.com/boyd-benefits).

## WHO IS ELIGIBLE

If you are a regular full time employee, you are eligible for benefits. Employees who work 35 or more hours a week and are not temporary are considered full time. You are also eligible to cover your family members in medical, dental, and life insurance through Boyd Management 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 coverage ends on August 31<sup>st</sup> 2018. New coverage begins on September 1<sup>st</sup>, 2018. Our carriers will continue to be Blue Choice, Delta Dental, and Met Life.

# MEDICAL

## Blue Choice Health Plan

### In Network Benefits

Base Plan

Low Plan

High Plan

### Point of Service Benefits

|                        |                            |                            |                            |
|------------------------|----------------------------|----------------------------|----------------------------|
| Primary Care Physician | \$30 copay                 | \$30 copay                 | \$30 copay                 |
| Specialist Physician   | \$60 copay                 | \$60 copay                 | \$60 copay                 |
| Preventive Screenings  | \$0 copay                  | \$0 copay                  | \$0 copay                  |
| Preventive Maximum     | Unlimited                  | Unlimited                  | Unlimited                  |
| Urgent Care            | \$30 copay                 | \$30 copay                 | \$30 copay                 |
| Emergency Room         | \$125 then 40% coinsurance | \$125 then 30% coinsurance | \$125 then 30% coinsurance |
| Prescription Copays    | Tier 1 \$8                 | Tier 1 \$8                 | Tier 1 \$8                 |
|                        | Tier 2 \$25                | Tier 2 \$25                | Tier 2 \$25                |
|                        | Tier 3 \$45                | Tier 3 \$45                | Tier 3 \$45                |
|                        | Tier 4 \$70                | Tier 4 \$70                | Tier 4 \$70                |
|                        | Tier 5 \$125               | Tier 5 \$125               | Tier 5 \$125               |
|                        | Tier 6 \$275               | Tier 6 \$275               | Tier 6 \$275               |

### Major Medical Benefits

|                               |                                 |                                 |                                 |
|-------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Deductible                    | \$5,000 (2x per family)         | \$3,000 (2x per family)         | \$1,000 (3x per family)         |
| Max. Out of pocket            | \$6,350 (2x per family)         | \$6,350 (2x per family)         | \$3,000 (2x per family)         |
| Coinsurance                   | 60% BC/40% employee             | 70% BC/30% employee             | 70% BC/30% employee             |
| Hospital / In and Out-Patient | Deductible then 40% coinsurance | Deductible then 30% coinsurance | Deductible then 30% coinsurance |
| Lifetime Maximum              | Unlimited                       | Unlimited                       | Unlimited                       |

### Out of Network Benefits

|                    |                         |                         |                        |
|--------------------|-------------------------|-------------------------|------------------------|
| Deductible         | \$6,000 per individual  | \$6,000 per individual  | \$2,000 per individual |
| Max. Out of pocket | \$16,000 per individual | \$13,000 per individual | \$6,000 per individual |
| Coinsurance        | 50% BC/50% employee     | 50% BC/50% employee     | 50% BC/50% employee    |
| Lifetime maximum   | Unlimited               | Unlimited               | Unlimited              |



|                  | Employee Bi-Weekly Deductions |              |                   |
|------------------|-------------------------------|--------------|-------------------|
|                  | Employee Only                 | Employee + 1 | Employee & Family |
| <b>Base Plan</b> | \$75.46                       | \$369.00     | \$662.54          |
| <b>Low Plan</b>  | \$117.81                      | \$454.27     | \$790.38          |
| <b>High Plan</b> | \$179.88                      | \$577.62     | \$975.35          |

**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
- Identify health risks by taking the Personal Health Assessment (PHA)
- 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



# DENTAL

| Employee Bi-Weekly Deductions |               |                   |
|-------------------------------|---------------|-------------------|
|                               | Employee Only | Employee & Family |
| Dental Plan                   | \$15.44       | \$32.15           |

## Delta Dental

### In and Out of Network Benefits

#### Plan Benefits

|                        |                                  |
|------------------------|----------------------------------|
| Preventive             | Delta pays 100% of costs (UCR)   |
| Basic Services         | Covered 80%                      |
| Major Services         | Covered 50%                      |
| Deductible             | \$50/individual and \$150/family |
| Annual Maximum/Insured | \$1,250                          |

We offer 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 a dental provider of your choice, but we also have a network available. The cost of using a network provider is lower than a non-network provider. You can access the provider network by going to <https://www.deltadental.com/us/en/find-a-dentist.html> and entering your zip code or your dentist's name. You do not have to be on the medical plan to have dental coverage.



# LIFE INSURANCE

(100% paid by employer)

Boyd Management employees that are on the group health plan are provided with Group Basic Term Life in the amount of \$20,000 per employee at no cost to the employee. This coverage includes accidental death & dismemberment coverage. For accidental death, the plan pays 100% of the life benefit (see the certificate of coverage for dismemberment benefits). Coverage is convertible to you if you meet certain requirements. You have 31 days from the date of termination to contact Met Life to convert or port your coverage (see Human Resources for details). You can also purchase additional coverage through payroll deductions. You can purchase coverage on yourself up to \$100,000 guarantee issue, your spouse at \$20,000 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 are currently not enrolled and you would like to apply for this coverage, you must fill out a Health Statement and then return the completed paperwork to Wanda in HR.



# CONTACT INFORMATION

## Clarke & Company

### **Norman Clarke**

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(803) 253-6997

### **All other locations**

(888) 540-9403

### **More Boyd Benefit Information**

[www.clarkebenefits.com/boyd-benefits](http://www.clarkebenefits.com/boyd-benefits)

## Blue Choice

[www.bluechoicesc.com](http://www.bluechoicesc.com)

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

## Delta Dental

[www.deltadentalsc.com](http://www.deltadentalsc.com)

Use this website to find a provider near you.

## Met Life

[www.metlife.com](http://www.metlife.com)



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