2018-2019

Employee Benefits

A to Z
Coatings & Insulation, Inc.

CLARKE & COMPANY
BENEFITS LLC

CONTENTS

MEDICAL 4

DENTAL 5

VISION 6

ELECTION INFORMATION 7

CONTACT INFORMATION 8

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 benfeits, discrepencies, or errors are always possbile. In case of discrepency 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 quesitons 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/atozcoatings

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, C&C has negotiated and worked hard with United Healthcare to minimize **cost changes** to our plan. 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 A to Z Coatings and Insulation employee.

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

1) If you enroll in any of the Medical plans offered by A to Z Coatings and Insulation, 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 a full time employee, A to Z Coatings and Insulation 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 2018 benefit coverages.

WHO IS ELIGIBLE

If you are an A to Z Coatings and Insulation regular full time employee, you are eligible for benefits. Employees who work 30 or more hours a week and are not temporary are considered full time employees. You are also eligible to cover your family members in the dental, medical and vision through your employer sponsored benefit plans. Waiting period is 1st of the month following 60 days.

HOW TO ENROLL

The first step is to review your current benefit elections by check your current benefit elections with Human Resources. Your current coverage's, end on **September 30th 2018**. New Coverage begins on **October 1st, 2018**. Our carriers will continue to be United Healthcare, Guardian Life, and Physicians Eyecare Plan.

WHEN TO ENROLL

Open Enrollment begins September 17th through September 21st. During this open enrollment period you must complete the enrollment elections via the master application. If you do not complete enrollment elections you could have an interruption in insurance coverage. After open enrollment, which concludes on 9/21/2018, 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.

MEDICAL

United Healthcare	In Network Benefits	
	Basic PPO Plan	Enhanced PPO Plan
Point of Service Benefits		
Primary Care Physician	**$30 Co-pay**	**$25 Co-pay**
Specialist Physician	**$60 Co-pay**	**$50 Co-pay**
Preventive Screenings Preventive Maximum	$0 Co-pay $300	$0 Co-pay $300
Urgent Care	**$50 Co-pay**	**$50 Co-pay**
Office Surgery	$500 Co-pay, then Deductible, Coinsurance	$500 Co-pay, then Deductible, Coinsurance
Emergency Room	$500 Co-pay, then Deductible, Coinsurance	$500 Co-pay, then Deductible, Coinsurance
Prescription Copays	**$10 Generic** **$35 Preferred** **$60 Non Preferred**	**$10 Generic** **$35 Preferred** **$60 Non Preferred**
Major Medical Benefits		
Deductible	**$6,250 (2x per family)**	**$2,000 (2x family)**
Max. Out of pocket	**$6,250 (2x per family)**	**$4,000 (2x family)**
Coinsurance	0% UHC/100% Employee	80% UHC/20% Employee
Hospital / In and Out-Patient	IP: Deductible/Coins OP: Deductible/Coins	IP: Deductible/Coins OP: Deductible/Coins
Lifetime Maximum	Unlimited	Unlimited
	Out of Network Benefits	
Deductible	$12,500 (2x family)	$4,000 (2x family)
Max. Out of pocket	$12,500 (2x family)	$8,000 (2x family)
Coinsurance	0% UHC/100% employee	50% UHC/ 50% Employee
Lifetime maximum	Unlimited	Unlimited

	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Basic PPO Plan	**$28.98**	**$156.58**	**$ 91.73**	**$233.86**
Enhanced Plan	**$42.53**	**$189.08**	**$114.60**	**$277.85**

MEDICAL

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

The United Healthcare PPO plans have Co-pays, Deductibles, Coinsurance, and Out of Pocket Maximums. The Traditional PPO plan allows you to see any participating physician. Please visit United Healthcare's website to learn more about network options and was to manage your healthcare costs. http://myuhc.com

DENTAL

	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental Plan	**$7.49**	**$15.21**	**$19.77**	**$29.38**

Guardian Dental	In Network Benefits	Out of Network Benefits
Plan Benefits		
Preventive	Pays 100% of costs	Pays 100% of costs (UCR 90th)
Basic Services	100%	80%
Major Services	60%	50%
Deductible	$50/individual $150/family	$50/individual $150/family
Annual Maximum/Insured	$1,000	$1,000
Orthodontia	Not Covered	Not Covered
Orthodontia Services	N/A	N/A
Maximum Rollover Amount	$1,000	$1,000

A to Z Coatings and Insulation offers employees and their families a comprehensive dental plan. Our dental plan is administered by Guardian Life. 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 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.

VISION

	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Vision Plan	$2.15	$4.06	$4.13	$6.44

Physicians Eyecare Plan	In Network	Out of Network
Plan Benefits		
Frames	$200, per person	Up to $55 reimbursement
Contact Lenses	$200, per person	Up to $88 reimbursement
Allowance	Annually	Annually
Material Copy	$25 Co-pay	Not applicable
Standard Lenses	$200, per person	Up to $55 reimbursement
Other Lens Options	$200, per person	Not Covered
Exam co-pay	$15 Co-pay	Up to $35 reimbursement
Network	www.physicianseyecareplan.com	

We are now offering employees and their families a comprehensive vision plan. Our vision plan is administered by Physician's Eyecare Plan. Our plan includes an annual eye exam, $200 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, Target, JC Penny Optical, Pearle Vision & other private practices. Costs using a network provider are lower than a non-network provider. You can access the provider network by going to www.physicianseyecareplan.com and entering your zip code in the provider search. Please choose the Choice plan when searching for a provider. You do not have to be on the medical plan to have vision coverage. There are 4 tiers of coverage for you to choose from.

LIFE INSURANCE

Employees are offered Group Basic Term Life in the amount of $15,000 per employee. 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). 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).

Your Employee Benefit Enrollment Package

This guide contains an overview of the benefit package offered by A to Z Coatings and Insulation. Please return your election form to Rachel Huggins in Human Resource by September 28th, 2018 to elect coverages. If you have any questions on your benefit package or deductions, please direct them Chris Springs or to a Clarke & Company representative at the open enrollment meeting you attend. Your benefits in this package take place October 1, 2018 and run through September 30th, 2019.

	Spouse
Covered Dependent	
Name	
Date of Birth	
Social Security Number	
Address	
Phone Number	

	Child
Covered Dependent	
Name	
Date of Birth	
Social Security Number	
Address	
Phone Number	

	Child
Covered Dependent	
Name	
Date of Birth	
Social Security Number	
Address	
Phone Number	

CONTACT INFORMATION

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Guardian Life

1-800-627-4200

Guardian Life Website
http://guardiananytime.com
Click "Find a Dentist" on the right hand side of the page to find a provider near you.

United Healthcare

1-800-842-8000

United Healthcare Website
www.myuhc.com
Here you can find an In-Network provider, Manage Claims, take your health risk assessment and much more

Physicians Eyecare Plan

1-800-368-9609

PEP Website
http://phycisianseyecareplan.com
Locate "Find a Provider" at the top left side of the Home page. You may also locate benefit summaries, network information, and much more.

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