



CHOOSING BENEFITS



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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/cmabenefits/>

, 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 2013 ELECTIONS.

WHO IS ELIGIBLE

If you are a Columbia Museum of Art 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, and voluntary life insurance, through Columbia Museum of Art employer sponsored benefit plans.

HOW TO ENROLL

The first step is to review your current benefit elections on page 11. Your current coverage's renew on January

1, 2013. Verify your personal information and make any changes if necessary. If you would like to make a change at this time, you can fill out a change form.

WHEN TO ENROLL

If you would like to make any changes you can during this time by filling out a change form. After open enrollment, which concludes on 12/21/2012, 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

Columbia Museum of Art provides employee coverage for medical, dental, and long term disability. You have the option of purchasing additional life insurance through Metlife.

2013 COSTS OF COVERAGE

Medical Benefits

Employee Bi-Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Traditional Plan	\$0.0	\$289.10	\$187.79	\$476.89
High Deductible Health Plan	\$0.00	\$226.84	\$147.35	\$374.19

*If you participate in the HDHP, Columbia Museum of Art will contribute \$80/month towards your Health Savings Account.

Blue Cross Health Plan

Traditional Plan

HDHP Plan

In Network Benefits

Point of Service Benefits

Primary Care Physician	\$20 co-pay	Deductible then 100%
Specialist Physician	\$40 co-pay	Deductible then 100%
Preventive Screenings	\$0 co-pay	\$0 co-pay
Preventive Maximum	\$300	\$300
Urgent Care	\$20p/\$40s	Deductible then 100%
Emergency Room	Deductible/Coinsurance	Deductible then 100%
Prescription Drugs	\$8 generic \$30 preferred, \$60 non-preferred	Deductible then 100%

Major Medical Benefits

Deductible	\$1,000 (3x per family)	\$2,600 single/\$5,200 family
Max. Out of pocket	\$2,000 (2x per family)	N/A
Coinsurance	70% BC/30% employee	100% Blue Cross
Hospital In and Out-Patient	Deductible & Coinsurance	Deductible then 100%
Lifetime Maximum	Unlimited	Unlimited

Out of Network Benefits

Deductible	\$1,000 (3x family)	\$2,600 (2x family)
Max. Out of pocket	\$4,000 (3x family)	\$5,200 (2x family)
Coinsurance	50% BC/50% employee	60% BC/40% employee
Lifetime maximum	Unlimited	Unlimited

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 PPO option is a traditional plan with co-pays, deductibles, coinsurance, and out of pocket maximums. Our High Deductible Health Plan (HDHP) does not have a co-pay and can be paired with a Health Savings Account (HSA) to provide a way to pay for medical care with pre-tax dollars. To better understand the difference in these types of plans please go to <http://clarkebenefits.com/hsa/>.



We have two medical options to choose from. Our plan options include:

PPO Option with copays

HDHP Option

You can open a Health Savings Account and pre-tax contributions

Dental Benefits

Employee Bi-Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental Plan	\$0.00	\$19.40	\$23.12	\$42.51

Metropolitan Life

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	\$1,00

DENTAL

We offer employees and their families a comprehensive dental plan. Our dental plan is administered by Metlife. 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 <http://www.metlife.com/individual/dental-insurance-center/index.html> and entering your zip code in the "Find a Dentist" box on the lower right corner of the webpage. You do not have to be the medical plan to have dental coverage. There are 4 tiers of coverage for you to choose from.



Long Term Disability

Metropolitan Life

Plan Benefits

Monthly Benefit	Up to \$6,000 per month
Income Replaced	60%
Elimination Period	90 days
Partial Disability Paid	Yes
Benefit Payable	To Age 65
Cost of Coverage	CMA Paid

*Social security normal retirement age

LONG TERM DISABILITY

Columbia Museum of Art offers employees a Long Term Disability Plan. This plan covers you up to 60% of your income to a maximum of \$6,000 per month. The plans benefit period continues until you reach your social security normal retirement age or age 65 (see certificate). Partial benefits are also paid on this policy if you are able to come back to work and can only work on a part-time basis. This coverage is provided to each employee at no charge to you by CMA.

LIFE INSURANCE & VOLUNTARY LIFE INSURANCE

Columbia Museum of Art offers all employees that take the medical plan a life insurance plan. The death benefit for this policy is \$15,000. Our coverage includes accidental death & dismemberment coverage. For accidental death our plan pays 2 x's the benefit (See the certificate of coverage for dismemberment benefits). Our coverage may be portable and/or convertible to you if you meet certain requirements*.

You have the option of buying additional life insurance on you and your spouse up to a maximum of \$250,000 with Metlife. You can purchase in \$10,000 increments and if you are not a new hire, you must fill out evidence of insurability for this coverage. Child coverage is available in the amount of \$10,000 per child. If you are not a new employee and want to add coverage at this time, you will need to fill out evidence of insurability, which requires you to answer health questions.

See the chart on page 8 for details on coverage cost of voluntary life insurance..

*see certificate of coverage for details

EMPLOYEE COVERAGE

Voluntary Life Insurance

EMPLOYEE BI-WEEKLY DEDUCTIONS

Age	10k	20k	30k	40k	50k
<30	0.55	1.10	1.65	2.20	2.74
30-34	0.69	1.38	2.07	2.76	3.45
35-39	0.82	1.64	2.46	3.28	4.10
40-44	1.04	2.07	3.11	4.14	5.18
45-49	1.46	2.91	4.37	5.82	7.28
50-54	2.49	4.97	7.46	9.94	12.43
55-59	4.12	8.23	12.35	16.46	20.58
60-64	6.15	12.30	18.45	24.60	30.75
65-69	9.82	19.64	29.46	39.28	49.10

EMPLOYEE COVERAGE

Voluntary Spouse Life Insurance

EMPLOYEE BI-WEEKLY DEDUCTIONS

Age	5k	10k	15k	20k	25k
<30	0.28	0.55	0.83	1.10	1.38
30-34	0.35	0.69	1.04	1.38	1.73
35-39	0.41	0.82	1.23	1.64	2.05
40-44	0.52	1.04	1.55	2.07	2.59
45-49	0.73	1.46	2.18	2.91	3.64
50-54	1.24	2.49	3.73	4.97	6.21
55-59	2.06	4.12	6.17	8.23	10.29
60-64	3.08	6.15	9.23	12.30	15.38
65-69	4.91	9.82	14.73	19.64	24.55

Coverage

Cost is for all children covered

Voluntary Dependent Life Insurance

Coverage

Per Pay Period

\$10k	1.36
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ADDITIONAL BENEFIT INFORMATION

Health Savings Account

If you participate in the Columbia Museum of Art HDHP, you can set aside money in a Health Savings Account (HSA) before on a pre-tax payroll deduction basis. You can use this account to pay for eligible medical, dental, and vision expenses. An HSA is similar to a flexible spending account in that you are eligible to pay for health care expenses with pre-tax dollars. The maximum amount you can contribute to an HSA in 2013 is \$3,250 for individuals with self only coverage and \$6,450 for family coverage. If you are 55 or older before the end of 2013, you may make an additional “catch-up” contribution of \$1,000 in 2013. If you participate in the HDHP, Columbia Museum of Art will contribute \$80/month towards your Health Savings Account. For more information on HDHP & HSAs, go to <http://clarkebenefits.com/hsa/> .

CMA HSA Contribution

CMA Contribution Per Month	\$80.00
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Model Notices

You can view your required model notices at <http://clarkebenefits.com/cmabenefits/> . Also, on this site is the Summary Plan Description and all of your certificates of coverage along with other useful benefit information from each carrier.

You can go to the Clarke & Company Website for information on wellness, health conditions, webinar information, and the latest from our blog. Sign up for our weekly wellness email, “The Buzz”.



Flexible Spending Accounts

As an employee of Columbia Museum of Art, you can set aside money in a Flexible Spending Account before taxes (state, federal, fica, and futa) are deducted to pay for eligible medical, dental, and vision expenses. An FSA is similar to an HSA account (see above) in that you are eligible to pay for health care expenses with pre-tax dollars. You can use your FSA funds to pay for physician and drug co-pays, unreimbursed medical and dental deductibles and out of pocket expenses., eyeglasses, contact lenses and solution, and more. This is a use it or lose it plan. For the plan year 2012, you have until February 28, 2013 to spend FSA dollars and they must be reimbursed by March 31, 2013. You have a debit card attached to this account to use at the point of service so no claim form has to be filed. Flexible spending is limited to \$2500 per employee for 2013 due to Health Care Reform. Go to <http://clarkebenefits.com/cmabenefits/> with more details on the plan.

Dependent Care Plan

As an employee of Columbia Museum of Art, you can set aside money in a Dependent Care Plan before taxes (state, federal, fica, and futa) are deducted to pay for eligible daycare and elder care expenses. This money can be used if you and your spouse are working to pay for daycare and qualified elder care. Go to <http://clarkebenefits.com/cmabenefits/> with more details on the plan.

C&C University

Columbia Museum of Art employees have access to C&C University. The University is a web based library of video, podcasts, and print materials to help you manage conditions and bring you information on 14 different topics that we track. As an employee, you can log in to C&C University at <http://clarkebenefits.com> and your password is clarke01.

Additional Benefit Information

You can access <http://clarkebenefits.com/cmabenefits/> for more benefit information. Here you can find a certificate of coverage, benefit summaries, prescription drug information, provider links, forms, beneficiary change forms, and much more. Your HCR Summary of Benefits & Coverage and Medicare Part D notices are also on the website.

EMPLOYEE ELECTIONS & DEDUCTION REPORT 2013

Employee:

Effective Date of Benefits: January 1, 2013

PRE-TAX BENEFITS

	Coverage	Deduction Amount
Health		
Dental		
Cancer		
Short Term Disability		
Accident		

Total Pre-Tax Deduction

POST-TAX BENEFITS

	Coverage	Deduction Amount
Vol. Life		
Vol. Spouse Life		
Vol. Child(ren) Life		
Short Term Disability		
Sickness		
Cancer		
Universal Life		
Term Life		
Accident		

Total Post-Tax Deduction

Total Deductions Per Pay Period

CONTACT INFORMATION & RESOURCES

Clarke & Company Benefits Contact Information

Columbia: 803-253-6997

All other locations: 888-540-9403

Norman Clarke, Client Manager: nclarke@clarkebenefits.com

Laura Howell, Account Manager: lhowell@clarkebenefits.com

Clarke & Company Benefits Resources:

HSA Questions/Information: www.clarkebenefits.com/hsa

C&C University: <http://clarkebenefits.com> Password: clarke01

Employee Model Notices/Forms/Benefit Information: <http://clarkebenefits.com/cmabenefits/>

Blue Cross Health Plan:

Website: <http://southcarolinablues.com> -Here you can find an in-network provider, manage claims, take your health risk assessment, and much more!

Metropolitan Life

Website: www.metlife.com - Click

“Find a dentist” on the right hand side of the page to find a provider near you.

More Benefit Information

You can access more benefit information online at:

<http://clarkebenefits.com/>

[cmabenefits/](http://clarkebenefits.com/cmabenefits/) Find benefit summaries, network info, certificates of coverage, and much more.

