



# Wyman Gordon

2016-2017 Employee Benefits

Enrollment Guide

Hourly Employees



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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.*



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 OF THE INFORMATION YOU NEED TO CHOOSE YOUR BENEFIT ELECTIONS.

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

- 1) If you enroll in any of the Medical plans offered by Wyman Gordon, 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, Wyman Gordon 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 2016-2017 benefit coverages.

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## WHO IS ELIGIBLE

If you are a Wyman Gordon 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 plans through the Wyman Gordon employer sponsored benefit plans

## HOW TO ENROLL

The first step is to review your current benefit elections and then elect your benefits for the 2016-2017 plan year using the enrollment application provided to you. Your plan year and deductible period runs from 7/1/16 to 6/30/17.

## WHEN TO ENROLL

**Open Enrollment begins June 1<sup>st</sup> through June 30<sup>th</sup>, during this open enrollment period you must complete the enrollment elections via the application provided to you.** If you do not complete the application you could have an interruption in insurance coverage. After open enrollment, which concludes on 6/30/2016, 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.

## 2016-2017 COSTS OF COVERAGE

### Medical Benefits

### Employee Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Family
BlueChoice Traditional PPO Plan	\$39.42	\$98.53	\$82.77	\$118.23
BlueChoice High Deductible Health Plan	\$37.06	\$92.61	\$77.80	\$111.13

\*\*Wyman Gordon will contribute \$500 per plan year to an HSA account at Wells Fargo for employees enrolled in Employee Only coverage

\*\*Wyman Gordon will contribute \$1,000 per plan year to an HSA account at Wells Fargo for employees covering dependents

\*\*You may not participate in a Health Savings Account if you elect to enroll in the Traditional PPO Plan. You must be enrolled in the HDHP in order to do so.

### BlueChoice Healthplan

### Core PPO Plan

### Basic HDHP Plan

### In Network Benefits

Primary Care Physician	\$30	Deductible/Coinsurance
Specialist Physician	\$40	Deductible/Coinsurance
Preventive Screenings (Consult Policy) Preventive Maximum	\$0 co-pay Unlimited	\$0 co-pay Unlimited
Urgent Care	\$60	Deductible/Coinsurance
Inpatient Physician Services	Deductible/Coinsurance	Deductible/Coinsurance
Emergency Room	\$250 copay then Deductible/Coinsurance	Deductible/Coinsurance
Prescription Drugs	\$8 Tier 1 \$25 Tier 2 \$45 Tier 3 \$70 Tier 4 \$125 Tier 5 \$175 Tier 6	Deductible/Coinsurance

### Major Medical Benefits

Deductible	\$750 (2x family)	\$2,000 (2x family)
Max Out of Pocket	\$3,750 (2x family)	\$2,000 (2x family)
Coinsurance	80% BlueChoice/20% Employee	100% BlueChoice/0% Employee
Hospital In and Out-Patient	IP: Deductible/Coinsurance OP: Deductible/Coinsurance	Deductible/Coinsurance
Lifetime Maximum	Unlimited	Unlimited

### Out of Network Benefits

Deductible	\$1,500 (2x family)	\$4000 (2x family)
Max. Out of pocket	\$7,500 (2x family)	\$14,000 (2x family)
Coinsurance	60% BlueChoice/40% Employee	80% BlueChoice/20% Employee
Lifetime maximum	Unlimited	Unlimited

The doctor is always in — midnight or midday. Sign up for free today!

# Visit with a doctor 24/7/365!

You can now visit with a doctor faster and easier than ever. With Blue CareOnDemand<sup>SM</sup> you can visit with a doctor wherever you are via smartphone, tablet or computer. Doctors will diagnose and write prescriptions as appropriate.

## When should you use Blue CareOnDemand?

- If you should see a doctor, but can't fit it into your schedule
- The doctor's office is closed
- You are too sick to drive
- You have kids at home
- You are traveling

## What types of conditions can Blue CareOnDemand doctors treat?

- Colds
- Flu
- Fever
- Rash
- Pinkeye
- Ear infection
- Migraines



**Don't wait until you're sick!**

Download the app via the App Store or Google Play and sign up for Blue CareOnDemand today!  
 Visit [www.BlueChoiceSC.com](http://www.BlueChoiceSC.com).



**BlueChoice<sup>®</sup>  
HealthPlan<sup>®</sup>**  
 South Carolina

BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

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Medical insurance is an important part of your benefit package. Medical costs continue to rise at double-digit rates, and you 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

There are two BlueChoice Health plans to choose from. The Traditional PPO plan has co-pays, deductibles, coinsurance, and out of pocket maximums. There is also a High Deductible Health Plan option which is paired with a Health Savings Account. Wyman Gordon will contribute \$500.00 per plan year to an HSA account for employees enrolled in employee only coverage and \$1,000.00 per plan year for employees covering dependents. BlueChoice has a comprehensive network in your area.



We have **two** medical options to choose from.

Our plan options include a **traditional PPO plan and a HDHP.**

The PPO plan has co-pays for office visits/prescriptions, deductibles, and out-of-pocket maximums

**Employee Weekly Deductions**

<b>Dental Benefits</b>	Employee Only	Employee + 1	Family
Dental Plan	\$0.00	\$0.00	\$0.00

**DENTAL**

Wyman Gordon 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](http://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.

<b>Delta Dental</b>	<b>In Network Coverage</b>
	<b>Plan Benefits</b>
Preventive	Pays 100% of costs (UCR)
Basic Services	80%
Major Services / Orthodontia	60%
Annual Deductible	\$50/individual \$150/family
Annual Maximum/Insured	\$1,500 per person
Orthodontia	Child Only (up to 19) / 60% / No Orthodontia Deductible
Lifetime Ortho Maximum	\$2,000 per person



Vision Benefits	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Vision Plan	\$1.77	\$3.42	\$3.55	\$5.45

Physicians Eyecare Plan	In Network Benefits	
		Plan Benefits
Eye Exam		Annually
Material Allowance		\$150 allowance
Allowance Frequency: Eye Exams, Lenses, Contact Lenses, Frames		Annually
Material Co-pay (one-time)		\$25 copay
Exam co-pay		\$10 copay
Additional Discounts	20% discounts on glasses and 15% discounts on contacts after material allowance. There are also discounts on contact lens fitting exams and a 10-15% discount on LASIK	

## VISION

We are now offering employees and their families a comprehensive vision plan. Our vision plan is administered by VSP. Our plan includes an annual eye exam, \$150 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 (Stokes Eye Clinic will now be in-network). Costs using a network provider are lower than a non-network provider. You can access the provider network by going to [www.physicianseyecareplan.com](http://www.physicianseyecareplan.com) and entering your zip code in the provider search. 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.





# Basic Term Life Insurance

Mutual of Omaha

Hourly Employees are provided with Group Basic Term Life in the amount of \$50,000. Our coverage also includes accidental death and dismemberment coverage as well. 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 your date of termination to port or convert your coverage (please consult with Human Resources for more details).



# DISABILITY INSURANCE

## Mutual of Omaha

Wyman Gordon provides employees Long Term Disability. The Short Term Disability plan is voluntary. Your Long-Term plan covers you up to 60% of your income to a maximum of \$7,500 per month. The Long-Term plan could cover you to Social Security Normal Retirement Age. The Short-Term disability plan covers you up to 60% of your income to a maximum of \$1,000 per week with a 25 week benefit period.

### LONG-TERM DISABILITY (COMPANY PAID)

### MUTUAL OF OMAHA

	Plan Benefits
Monthly Benefit Max	\$7,500
Income Replaced	60%
Elimination Period	180 days
Partial Disability Paid	Yes
Benefit Payable	To SSNRA*

\*Social Security Normal Retirement Age

### VOLUNTARY SHORT-TERM DISABILITY

### MUTUAL OF OMAHA

	Plan Benefits
Weekly Benefit Max	\$1,000
Income Replaced	60%
Elimination Period	7 days accident/7 days sickness
Partial Disability Paid	Yes
Benefit Payable	25 weeks
Cost per pay period	Please Inquire



## **SAVINGS AND INVESTMENT PLAN**

**Eligibility:** 2<sup>nd</sup> Check following date of hire. 1<sup>st</sup> pay check activates Fidelity.

**To Join:** A welcome package will be mailed to you after you receive your first pay check.

Once package is received please call Fidelity at 1-800-835-5095

**Employee Contribution:** 1-75% pre-tax or after-tax deduction

Up to 100% of your bonus

**NOTE:** Highly Compensated – Limited to 7% pre-tax, 8% after-tax

**Catch Up Contributions totaling \$5,500:** If age 50 or older.

**Company Match for all employees:** Currently = 50% of first 5%

**Company Contribution:**

**For those hired on or after 7/1/2012, the Company will contribute 3.0% of your salary to the 401k whether you contribute to the Plan or not.**

**Effective 4/1/2014, the Company will now contribute 3.0% to the 401k**

<b>Vesting:</b>	<b><u>Service</u></b>	<b><u>Vesting</u></b>
	1 year	33%
	2 years	67%
	3 years	100%

**Change of Investment:** Daily

**Withdrawal:** Hardship, In-service after-tax, Loan, Age 59-1/2

**NOTE: This is only a brief description of the benefit plans currently offered to salaried employees. Detailed information is available in Employee Benefits**

## Focus on You

Providing you with the right tools, wherever you are in life

From simple questions like quick ways to de-stress or how to find more time in your schedule, to more difficult issues like finding support after the loss of a loved one, your program is there to work with you and offer suggestions, options and information.

## **Employee Assistance Program**

### **A Confidential & Important Resource**

Your program provides useful tools and resources that can help make the most out of your day or guide you through a difficult time. All confidential and at no cost to you. Some of the topics we can help with include:

- **Resiliency**—overcoming stress and crisis at home and at work.
- **Emotional Wellness**—addiction, depression, anxiety and assistance with other emotional wellness issues.
- **Workplace success**—career goals, team conflict, crisis, management support.
- **Wellness and balance**—work-life balance, stress, relaxation, personal well-being.
- **Personal and family goals**—relationship, children and teen or aging loved ones. Changes in finances or personal situations.

Your program includes up to 3 counseling sessions for you and your eligible dependents or household members at no cost to you.

### **Step into Action**

It's quick and easy. You can access your program's tools and resources in many ways. And remember its completely confidential. We will connect you with the right resources or professionals to help you with your questions, challenges or needs. No situation is too big or too small.



Call your program's toll-free number to speak with a professional.



Visit [MagellanHealth.com/member](http://MagellanHealth.com/member) for online tools, articles, resources and more.

### **Additional Resources and Information**

#### **Health and Wellness Program**

Our program makes it easy to bring healthy habits into your busy life. You can set daily goals and track progress online, via mobile app and through integration with fitness trackers. You can even get help and motivation from health coaches and peers.

#### **Legal & Financial Consultation**

Your program offers you quick and confidential access to help with legal or financial questions and services you may need. Legal and financial experts are available to help with any questions you may have, or access the online library for helpful tools and resources.

Employee Assistance Program  
For Professional Consultation  
**Call 1-800-523-5668**

For TTY Users: 1-800-456-4006

Wyman Gordon

## 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](mailto:ecroft@clarkebenefits.com)

Michael Wolfe, Client Manager: [mwolfe@clarkebenefits.com](mailto:mwolfe@clarkebenefits.com)

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

Amy Colgate, Customer Service Rep: [acolgate@clarkebenefits.com](mailto:acolgate@clarkebenefits.com)

### Clarke and Company Benefits Resources:

C&C University: <http://clarkebenefits.com/cc-university> Password: cc01

Compliance & Model Notice Webpage: [www.clarkebenefits.com/wyman-gordon](http://www.clarkebenefits.com/wyman-gordon)

#### Medical:

Website: [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.

#### Dental:

Website: [www.deltadentalsc.com](http://www.deltadentalsc.com) Click "Find a provider" in the middle of the page to find a provider near you.

#### Vision:

Website: [www.physicianseyecareplan.com](http://www.physicianseyecareplan.com)  
-Click "For Members" on the top of the home page and enter your zip code on the next screen to locate a provider near you.

