

Urology Center

Of Spartanburg, P.C.



2016 Employee Benefits Enrollment Guide



CLARKE & COMPANY
BENEFITS LLC

NOW IS THE OPPORTUNITY TO CHOOSE THE BENEFITS THAT ARE BEST FOR YOU AND YOUR PLACE IN LIFE. THIS GUIDE HAS BEEN PREPARED WITH ALL THE INFORMATION YOU NEED TO CHOOSE YOUR BENEFITS FOR YOUR 2015 ELECTIONS.

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/spartanburg-urology/>

Who is Eligible

If you are a Urology Center of Spartanburg 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.

Current Coverages/New Elections

Your current benefit elections are on the empowHR website when you log in. You will have to go online and sign up for new benefits **unless you are not changing your elections**. If you elect a benefit that requires evidence of insurability (EOI), you will not be enrolled in that benefit plan until you have been approved by the carrier. You will find the EOI (evidence of insurability) form on empowHR.

To Enroll/Update benefits please go to the empowHR website between 6/24 and 6/28 : <http://www.empowhr.empowhr.com>

Username: first letter of your first name, then your last name, plus the last four digits of your social security number

Password: social security number

2016 COSTS OF COVERAGE

Medical Benefits

Employee Bi-Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
HDHP Plan	\$75.35	\$397.85	\$298.73	\$522.00

*age limit for child(ren) - 26

Blue Choice HealthPlan

HDHP Plan

In Network Benefits

Point of Service Benefits

Primary Care Physician	Deductible
Specialist Physician	Deductible
Preventive Screening	Covered at 100%
Urgent Care	Deductible
Emergency Room	Deductible
Prescription Drugs	Deductible

Major Medical Benefits

Deductible	\$5000 (2x per family) NOW EMBEDDED*
Max. Out of pocket	Deductible
Coinsurance	100% Blue Choice
Hospital In and Out-Patient	Deductible
Lifetime Maximum	Unlimited

Out of Network Benefits

Deductible	\$10,000 (2x family)
Max. Out of pocket	\$10,000 (2x family)
Coinsurance	80% Blue Choice/20% employee

Dependents allowed on the plan until age 26 (MUST reach out to HR/Jennifer Holly for COBRA options).

*An embedded deductible means that if you have dependents on the plan your claims go to one deductible and then you are covered at 100%.

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 get your preventive immunizations and have an annual physical
- Identify health risks by taking the Personal Health Assessment (PHA)
- Take advantage of our wellness offerings
- Use preventive care services as much as possible

HEALTH SAVINGS ACCOUNT

Urology Center of Spartanburg provides you the opportunity to pay for out-of-pocket medical, dental, and vision with pre-tax dollars through a Health Savings Account. The Health Savings Account is an option for you if you are enrolled in the HDHP medical plan and per the IRS are not covered on any other traditional medical plan. The max contribution for 2016 is \$3350 for single coverage or \$6750 for Employee + dependent coverage. At the age of 55 you can contribute an additional \$1000 for “catch up contributions”. This account value rolls over year to year. Contributions to your HSA come out of your paycheck before any taxes are taken out.

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 what you can use your Health Savings Account for go to our benefits web-page: <http://clarkebenefits.com/spartanburg-urology/> (H S A Eligible Expenses) or <http://clarkebenefits.com/hsa/>



Cost for Dental and Vision

Employee Bi-Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental Cost	\$19.02	\$36.76	\$46.18	\$68.96
Vision Cost	\$3.76	\$6.53 E+1	\$11.10	\$11.10

Dental (Metlife)

In and Out of Network

Plan Benefits

Preventive	Pays 100% of costs (UCR)
Basic Services	80%
Major Services	50% (Perio and Endo services)
Deductible	\$50/individual \$150/family
Annual Maximum/Insured	\$1,500
Lifetime Maximum for Orthodontics	\$1,500

You can access the provider network by going to <https://www.metlife.com> and going to find a provider. You do not have to be in the medical plan to have dental coverage. There are 4 tiers of coverage for you to choose from. The waiting periods have been removed.- **Dependents allowed on the plan until age 26 (MUST reach out to HR/Jennifer Holly for COBRA options).**

Vision Benefits

(Physician EyeCare Plan)

Eye Exams	\$10 co-pay (Covered once every 12 months)
Material Allowance	\$150 material allowance every 24 months towards materials (frames, contact lenses) With a \$25 copay
Discount	Discounts of 10-15% on refractive surgery including LASIK at participating providers
Lens Fitting	\$49 standard contact lens fitting fee or 15% discount off the UCR for non-standard contacts 9 at most providers

To get the most out of your benefits always use a network provider, please go to www.physicianseyecareplan.com or contact 1-800-368-9609

LIFE INSURANCE (Metlife)

Urology Center of Spartanburg provides you a Basic Term Life policy in the amount of \$50,000 at no cost to you. Our coverage includes accidental death & dismemberment coverage and is convertible if you leave employment. You have 31 days from the date of termination to convert your coverage (see HR for details).

TERM LIFE INSURANCE RATES & BENEFIT (Metlife)

You have the ability to buy voluntary life insurance. Voluntary life insurance is available for employees and their families. Employees may purchase a minimum of \$10,000 and maximum of 100,000 (Guarantee Issue is **\$100,000**). On spouses you can purchase 50% of your coverage (GI at 25K) and on children you can purchas \$1000, \$2000, \$4000, \$5000, and/or \$10,000. Reduction in benefits at age 70 and 74

Voluntary Life Insurance

EMPLOYEE COVERAGE

EMPLOYEE BI-WEEKLY DEDUCTIONS

Age	10k	20k	30k	40k	50k	60k	70k	80k	90k	100k
<30	0.24	0.48	0.72	0.96	1.20	1.44	1.68	1.92	2.16	2.40
30-34	0.29	0.57	0.86	1.14	1.43	1.72	2.00	2.29	2.58	2.86
35-39	0.35	0.69	1.04	1.38	1.73	2.08	2.42	2.77	3.12	3.46
40-44	0.48	0.96	1.44	1.92	2.40	2.88	3.36	3.84	4.32	4.80
45-49	0.71	1.42	2.13	2.84	3.55	4.26	4.98	5.69	6.40	7.11
50-54	1.05	2.10	3.14	4.19	5.24	6.29	7.33	8.38	9.43	10.48
55-59	1.54	3.08	4.62	6.17	7.71	9.25	10.79	12.33	13.87	15.42
60-64	2.04	4.07	6.11	8.14	10.18	12.21	14.25	16.28	18.32	20.32
65-69	3.53	7.05	10.58	14.10	17.63	21.16	24.68	28.21	31.74	35.26

Spouses use employees age

Children cost is \$0.28/\$1000

Short Term Disability Plan (MetLife)

Urology Center of Spartanburg, P.C will now offer a short term disability benefit. See the overview below. A complete summary of benefits is located on our employee benefits webpage that we have created for you. You can access this summary at the link below. (if you did not enroll at your original eligibility evidence of insurability will have to be completed and approved)

Plan Benefits

Weekly Benefit	Max Benefit of \$1000
Income Replaced	60%
Waiting Period	7 Days
Partial Disability Paid	Yes
Benefit Payable	12 weeks

Long Term Disability Plan (MetLife)

Urology Center of Spartanburg, P.C pays for your long term disability, please see the plan structure below. .A complete summary of benefits is located on our employee benefits webpage that we have created for you. You can access this at the link below:

<http://clarkebenefits.com/spartanburg-urology/>

Plan Benefits

Monthly Benefit	Max Benefit of \$10,000
Income Replaced	60%
Waiting Period	90 Days
Partial Disability Paid	Yes
Benefit Payable	Social Security Normal Retirement Age

CONTACT INFORMATION & RESOURCES

Clarke & Company Benefits Contact Information

Greenville 864-232-6723

Columbia – 1-888-540-9403

Jennifer Holly, Client Manager: jholly@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/cc-university-2/>

Employee Model Notices: <http://clarkebenefits.com/spartanburg-urology/>

Blue Choice – Medical -

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

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

Metlife – Dental

Website: <https://www.metlife.com/> Please select the employers and organizations tab, and on the far right is find a provider.

Physicians Eye care Plan – Vision

www.physicianseyecareplan.com

empowHR ONLINE ENROLLMENT - <http://www.empowhr.empowhr.com>

If you have any questions on the enrollment process please contact Amy Colgate at Clarke & Company Benefits at 888-540-9403 or 803-253-6997 or by email at acolgate@clarkebenefits.com .

