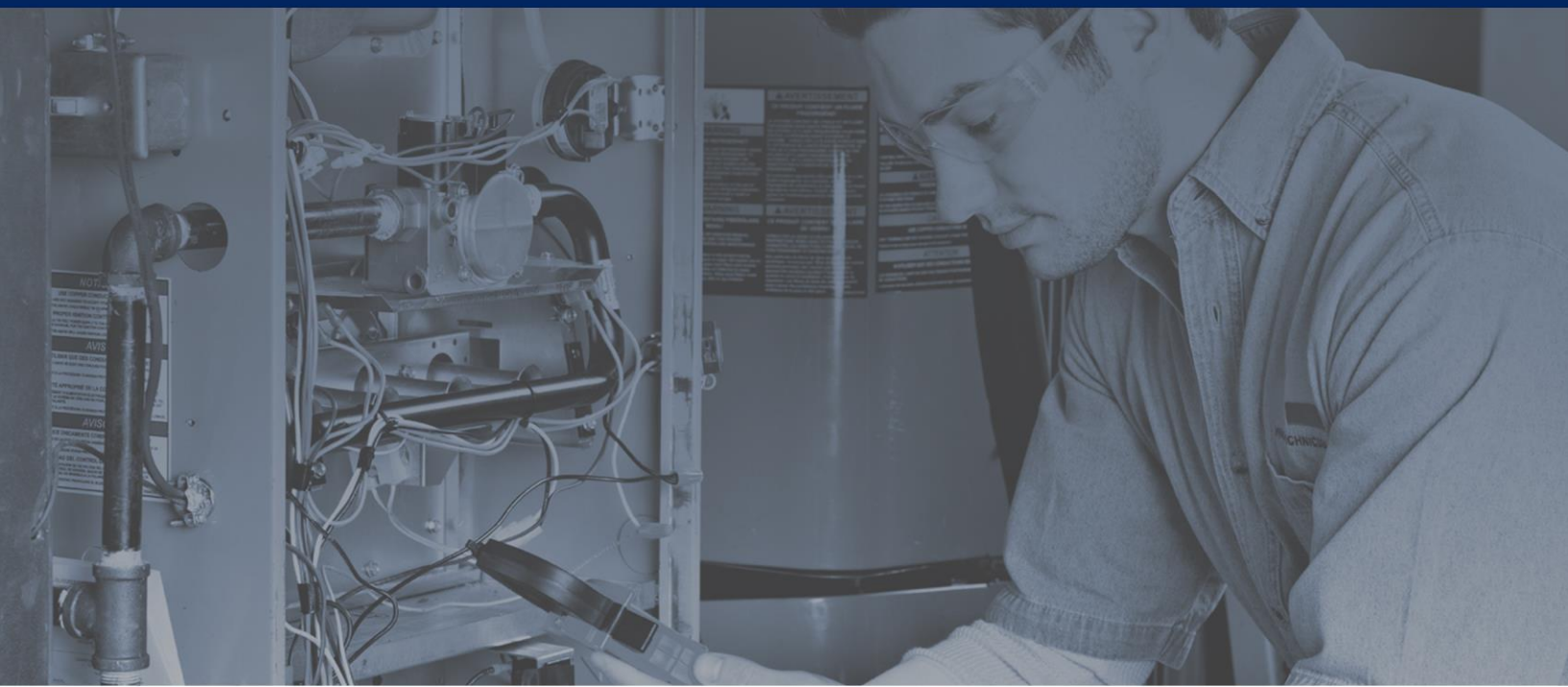




2018-2019 Employee Benefits



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 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>

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 2018 ELECTIONS.

WHO IS ELIGIBLE

If you are a *Cayce Company* regular full-time employee, you are eligible for benefits. Employees who work over 30 hours 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 through Cayce Company employer sponsored benefit plans.

HOW TO ENROLL

The first step is to review your options in this guide. Your current Cigna Health coverage's renews on January 1st. All other coverages will remain with Guardian and also renew January 1st.

WHEN TO ENROLL

If you are on the current Cayce Company benefits plan, you have already been enrolled with your current coverage election. After open enrollment, 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.

2018 COSTS OF COVERAGE

MEDICAL

Medical Costs

Employee Weekly Deductions

	Employee Only	Employee + Family
Medical Plan	\$0.00	\$295.51

Cigna HealthCare	In Network Benefits	Out of Network
	Point of Service Benefits	Point of Service Benefits
Primary Care Physician	\$35 co-pay	Deductible and Coinsurance
Specialist Physician	\$65 co-pay	Deductible and Coinsurance
Preventive Benefits	100%	NA
Other Physician Services	Deductible & Coinsurance	Deductible and Coinsurance
Inpatient Facility Charges	Deductible & Coinsurance	Deductible and Coinsurance
Emergency Room	\$350 co-pay then deductible/coinsurance	Deductible and Coinsurance
Urgent Care	\$65 co-pay	Deductible and Coinsurance
Prescription Drugs	\$25 generic \$45 preferred, \$70 non-preferred \$175 max for specialty	NA
Major Medical Benefits		
Deductible	\$3,000 (\$6,000 family)	\$5,000 (\$10,000 family)
Coinsurance	70%	40%
Max. Out of pocket	\$7,350 (\$14,700 family)	\$14,700 (\$29,400 family)
Hospital In and Out-Patient	Deductible & Coinsurance	Deductible and Coinsurance
Lifetime Maximum	Unlimited	Unlimited

DENTAL

We offer employees and their families a comprehensive dental plan. Our dental plan is administered by Guardian. 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.guardianlife.com and entering your zip code in the “Find a Dentist” box. You do not have to be in the medical plan to have dental coverage. There are four tiers of coverage for you to choose from.

Dental Costs	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental Plan	\$8.65	\$17.56	\$22.38	\$33.41

Guardian	In and Out of Network Plan Benefits	
	In Network	Out of Network
Preventive	Pays 100% of costs (UCR)	Pays 100% of costs (UCR)
Basic Services	100%	80%
Major Services	60%	50%
Deductible	\$50/individual \$150/family	\$50/individual \$150/family
Annual Maximum/Insured	\$1,000	\$1,000

DISABILITY INSURANCE

Cayce Company offers employees a Long-Term and Short-Term Disability Insurance at group rates. Our plans covers you up to 66% of your income to a maximum of \$250 per week for Short-Term and up to \$7,500 or 10,000 per month on Long-Term. This is open enrollment for all plans, and you can purchase disability coverage at this time without health questions. If you would like coverage in the future, you must answer health questions and be approved. For new enrollees standard pre-ex conditions apply, see certificate for more information.

Short-Term Disability	Guardian Plan Benefits
	Weekly Benefit
Income Replaced	66% of Pre-disability Earnings
Elimination Period	15 th day accident/15 th day sickness
Partial Disability Paid	Yes
Benefit Payable	24 weeks

Guardian

Long-Term Disability

Plan Benefits

Monthly Benefit	Up to \$7,500 or \$10,000 per month
Income Replaced	60% of Pre-disability Earnings, up to \$10,000 per month max.
Elimination Period	180 days
Partial Disability Paid	Yes
Benefit Payable	To Social Security Normal Retirement Age

VISION

Cayce Company offers employees and their families a comprehensive vision plan. Our vision plan is administered by Guardian. Our plan includes an annual eye exam, material allowance, material co-pay and other discounts. Costs using a network provider are lower than a non-network provider. You can access the provider network by going to Guardian and entering your zip code in the provider search. There are 4 tiers of coverage for you to choose from.

Vision Costs

Employee Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Family
Vision Plan	\$0.00	\$0.00	\$0.00	\$0.00

In Network

Out of Network

Guardian

In and Out of Network

Plan Benefits

	In Network	Out of Network
Eye Exam	\$10 copay / 100% exam allowance	\$10 copay / \$39 exam allowance
Contact Lenses	\$130 allowance	\$100 allowance
Standard Lenses	100%	\$23-\$64 allowance
Frame Allowance	\$130 allowance	\$46 allowance
Contact Fitting Copay	Included	Included

Voluntary Life Insurance & Accidental Death

All Cayce Company employees are provided with Group Basic Term Life & Accidental Death & Dismemberment for 100% of their salary (up to \$250,000 per employee) at no cost to you. Our coverage may be convertible and/or portable to you if you meet certain requirements*. You have 31 days from the date of termination to contact Guardian to convert your coverage (see Human Resources for details). We also offer the ability to purchase additional amounts of coverage through payroll deductions. At this time, without health questions you can purchase coverage on yourself up to \$150,000 guarantee issue* on yourself (see below for cost), and another \$350,000 with health questions. You can also buy up to \$50,000 guarantee issue* on your spouse (see below for cost), and \$10,000 on your children. If you do not elect coverage at this time and wish to purchase additional life insurance in the future, you will be subject to medical questions and must be approved.

Voluntary Dependent Life insurance

	Coverage	Pay Per Week
Child(ren)	\$10k	\$0.27

EMPLOYEE WEEKLY DEDUCTIONS

Age	10k	20k	30k	40k	50k	60k	70k	80k	90k	100k	110k	120k	130k	140k	150k
15-29	0.18	0.37	0.55	0.74	0.92	1.11	1.29	1.48	1.66	1.85	2.03	2.22	2.40	2.58	2.77
30-34	0.21	0.42	0.62	0.83	1.04	1.25	1.45	1.66	1.87	2.08	2.28	2.49	2.70	2.91	3.12
35-39	0.28	0.55	0.83	1.11	1.38	1.66	1.94	2.22	2.49	2.77	3.05	3.32	3.60	3.88	4.15
40-44	0.48	0.97	1.45	1.94	2.42	2.91	3.39	3.88	4.36	4.85	5.33	5.82	6.30	6.78	7.27
45-49	0.90	1.80	2.70	3.60	4.50	5.40	6.30	7.20	8.10	9.00	9.90	10.80	11.70	12.60	13.50
50-54	1.38	2.77	4.15	5.54	6.92	8.31	9.69	11.08	12.46	13.85	15.23	16.62	18.00	19.38	20.77
55-59	2.33	4.66	6.99	9.32	11.65	13.98	16.32	18.65	20.98	23.31	25.64	27.97	30.30	32.63	34.96
60-64	3.28	6.55	9.83	13.11	16.38	19.66	22.94	26.22	29.49	32.77	36.05	39.32	42.60	45.88	49.15
65-69	5.68	11.35	17.03	22.71	28.38	34.06	39.74	45.42	51.09	56.77	62.45	68.12	73.80	79.48	85.15
70-99	6.54	13.07	19.61	26.14	32.68	39.21	45.75	52.28	58.82	65.35	71.89	78.42	84.96	91.50	98.03

Voluntary Spouse Life Insurance & Accidental Death

Age	10k	20k	30k	40k	50k
15-29	.8	1.6	2.4	3.2	4
30-34	.9	1.8	2.7	3.6	4.5
35-39	1.2	2.4	3.6	4.8	6
40-44	2.1	4.2	6.3	8.4	10.5
45-49	3.9	7.8	11.7	15.6	19.5
50-54	6	12	18	24	30
55-59	10.1	20.2	30.3	40.4	50.5
60-64	14.2	28.4	42.6	56.8	71
65-69	24.6	49.2	73.8	98.4	123
70-99	28.32	56.64	84.96	113.28	141.6

CONTACT INFORMATION AND RESOURCES

Clarke and Company Benefits Contact Information

Columbia: 803-253-6997 Charleston: 864-415-7124

All Other Locations: 888-540-9403

Laura Howell, Account Manager: lhowell@clarkebenefits.com

Norman Clarke, Client Manager: nclarke@clarkebenefits.com

Blake Genoble, Client Manger: bgenoble@clarkebenefits.com

Clarke and Company Benefits Resources:

Website: <https://clarkebenefits.com.com>

Employee Model Notices & more benefit info: <http://clarkebenefits.com>

Cigna HealthCare:

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

Guardian:

Website: <https://guardianlife.com>

To find a provider near you



More Benefit Information:

You can access more benefit information online at: <http://clarkebenefits.com>