



**BARRIERREEF**  
Fiberglass Pools

## 2018 Employee Enrollment Benefits Guide



**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 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/barrierreef>*

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, Barrier Reef Pools has negotiated and worked hard with Cigna 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 by changing carriers.
- 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 Barrier Reef Pools employee.

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

- 1) If you enroll in any of the Medical plans offered by Barrier Reef Pools, 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, Barrier Reef Pools 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 2018-2019 benefit coverages.

#### WHO IS ELIGIBLE

If you are a Barrier Reef Pools 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 through Barrier Reef Pools employer sponsored benefit plans

#### HOW TO ENROLL

The first step is to review your current benefit elections by logging into the open enrollment online web portal. Your current coverages end on June 30, 2018. New Coverage begins on July 1<sup>st</sup>, 2018. Our carriers will be Cigna and Guardian Life.

#### WHEN TO ENROLL

**Open Enrollment begins June 7<sup>th</sup> through June 11<sup>th</sup>, during this open enrollment period you must complete the enrollment elections via a master application.** If you do not complete online enrollment elections you could have an interruption in insurance coverage. After open enrollment, which concludes on 6/11/2018, 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.

**Barrier Reef Pools contributes 70% of Employee Only medical premiums for Full Time Employees.**

<b>2017 Employer Medical Cost:</b>	<b>\$3,729.60</b>
<b>2017 Per Hour Employee Benefit:</b>	<b>\$1.79</b>

# 2018-2019 COSTS OF COVERAGE

## Medical Benefits

	Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Cigna Open Access Plan	\$42.55	\$239.26	\$157.28	\$353.99

## Cigna

### In Network

### Out of Network

## Basic Medical Benefits

Primary Care Physician	\$40	Deductible & Coinsurance
Specialist Physician	\$60	Deductible & Coinsurance
Urgent Care	\$75	Deductible & Coinsurance
Office Surgery	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Room	\$500, Deductible & Coinsurance	Deductible & Coinsurance
Preventative Benefits	Included	Not Covered
Prescription Drugs	\$35 ~ Generic \$50 ~ Preferred \$65 ~ Non Preferred Specialty Rx ~ Deductible Coinsurance	N/A

## Major Medical Benefits

Deductible	\$2,000 (2x family)	\$6,000 (2x family)
Max Out of Pocket	\$7,350 (2x family)	\$22,050 (2x family)
Coinsurance	70% Cigna/30% Employee	50% Cigna/50% Employee
Hospital In and Out-Patient	IP: Deductible & Coinsurance OP: Deductible & Coinsurance	IP: Deductible & Coinsurance OP: Deductible & Coinsurance
Lifetime Maximum	Unlimited	Unlimited



**Employee Weekly Deductions**

Dental Benefits	Employee Only	Employee & Spouse	Employee & Children	Family
Dental Guard Preferred	\$8.71	\$17.52	\$20.86	\$29.67

**DENTAL**

Barrier Reef Pools 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](http://www.guardiananytime.com) and enter your zip code or your dentist’s name. You do not have to be the medical on plan to have dental coverage. There are 4 tiers of coverage for you to choose from.

Guardian Life	In Network	Out-of-Network
	Plan Benefits	
Preventive	100%	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	\$1,500	\$1,500
Orthodontia	Excluded	Excluded
Dependent Age Limit	20/26 if student	20/26 if student
Maximum Rollover Limit	\$1,250	\$1,250



Vision Benefits	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Vision Plan	\$1.68	\$2.83	\$2.89	\$4.57

## VISION

We are now offering employees and their families a comprehensive vision plan. Our vision plan is administered by Guardian Life. Our plan includes an annual eye exam, \$120 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, Walmart, Sam’s & 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.guardiananytime.com](http://www.guardiananytime.com) and entering your zip code in the provider search. Please choose the Davis 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.

Guardian Life	In Network Benefits	Out of Network Benefits
Frames	\$120 allowance	Up to \$48 allowance
Contact Lenses	\$120 allowance	\$105 allowance
Allowance Frequency: Eye Exams, Lenses, Contact Lenses, Frames	Annually Frames: Every other Calendar Year	Annually Frames: Every other Calendar Year
Standard Lenses	\$120 Allowance	\$48 allowance
Material Copay	\$20	\$20
Other Lens Options	Copays range from \$15 to \$65	Not Covered
Exam co-pay	\$20	Up to \$50 allowance
Network	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a> You will be using the Davis network	



**Voluntary Life Insurance**

**Employee Weekly Deductions**

Age	\$10k	\$20k	\$30k	\$40k	\$50k	\$60k	\$70k	\$80k	\$90k	\$100k
15-29	.42	.84	1.25	1.67	2.09	2.51	2.92	3.34	3.76	4.18
30-34	.48	.96	1.43	1.91	2.39	2.87	3.34	3.82	4.30	4.78
35-39	.59	1.17	1.76	2.34	2.93	3.52	4.10	4.69	5.28	5.86
40-44	.78	1.56	2.33	3.11	3.89	4.67	5.44	6.22	7.00	7.78
45-49	1.18	2.37	3.55	4.74	5.92	7.10	8.29	9.47	10.65	11.84
50-54	1.92	3.84	5.76	7.68	9.60	11.52	13.44	15.36	17.28	19.20
55-59	2.85	5.70	8.54	11.39	14.24	17.09	19.93	22.78	25.63	28.48
60-64	4.33	8.67	12.99	17.32	21.65	25.98	30.30	34.63	38.96	43.29
65-69	8.75	17.49	26.24	34.99	43.73	52.48	61.22	69.97	78.72	87.46
Child	.51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Benefits All Eligible Employees**

Employee Benefit	\$10,000 to \$500,000 in \$10,000 increments
Employee AD&D	100% of Life benefit to \$100,000
Dependent AD&D	100% of Life Benefit
Spouse Benefit	\$10,000 to \$250,000 in \$10,00 increments, not to exceed 100% of Employee's amount
Child Benefit	\$1,000 to \$10,000 in \$1,000 increments, not to exceed 100% of Employee's amount
Dependent Age Limits	14 days to 26 years (26 if full time student). Spouse terminates at 70
Accelerated Life	50% of the death benefit, Minimum: \$10,000, Maximum: \$250,000
Waiver of Premium	If disabled, insurance will continue until age 65 or no longer disabled.
Portability	Included, without Evidence of Insurability
Conversion	Included
Seatbelt Airbag	Employee: \$10,000/\$15,000, Dependent: \$5,000/\$7,500
Benefit Reduction	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

## Your Employee Benefit Enrollment Package

This guide contains an overview of the benefit package offered by Barrier Reef Pools. It is open enrollment for all benefits at this time. Please return your election form to Kylie Bradburn in Human Resource by June 11<sup>th</sup> to elect coverages. If you have any questions on your benefit package or deductions, please direct them to a Clarke & Company representative at the open enrollment meeting you attend. Your benefits in this package will take effect on July 1, 2018 and run through June 30, 2019.

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## CONTACT INFORMATION AND RESOURCES

### Clarke and Company Benefits Contact Information

Florence: 843-662-1500  
122 S Irby Street, Florence, SC, 29501

Derek Hemmingsen, Client Manager: [dhemmingsen@clarkebenefits.com](mailto:dhemmingsen@clarkebenefits.com)  
Holly Clark, Account Manager: [hclark@clarkebenefits.com](mailto:hclark@clarkebenefits.com)  
Judy Hanna, Customer Service Rep: [jhanna@clarkebenefits.com](mailto:jhanna@clarkebenefits.com)

### Clarke and Company Benefits Resources:

Website: <http://clarkebenefits.com>

### Cigna:

**1-800-244-6224**

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

### Guardian Life:

**1-800-627-4200**

Website: [www.guardiananytime.com](http://www.guardiananytime.com) Click "Find a dentist" on the right hand side of the page to find a provider near you.

