



2019

Employee Benefits



CLARKE & COMPANY
BENEFITS LLC

TABLE OF CONTENTS

Page 3	Eligibility & Enrollment
Page 4	Medical Costs & Medical Plan Information
Page 5	Dental Costs & Dental Plan Information
Page 6	Vision Costs and Vision Plan Information
Page 7	Life Insurance & Voluntary Insurance Information
Page 8	Long Term Disability
Page 9	EmpowHR Online Enrollment tool overview
Page 10	My Health Toolkit overview
Page 11	Flexible Spending & Health Savings Account Overviews
Page 12	Provider Links & Contact Information

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

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 2019 ELECTIONS.

WHO IS ELIGIBLE

If you are a Fellowship Greenville regular full-time employee, you are eligible for benefits. Employees who work 30 hours or more per 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 Fellowship Greenville employer sponsored benefit plans.

HOW TO ENROLL

The first step is to review your current benefit elections by logging into the

open enrollment web portal. Our benefits will remain with our current carriers. You can enroll at: <https://performancehcm.myisolved.com/UserLogin.aspx?ReturnURL=%2f>

WHEN TO ENROLL

If you are a Fellowship of Greenville regular full time employee, you are eligible for benefits. Now is the time to make your open enrollment changes.

You will not be allowed to make changes until next renewal (May) without a qualifying event. Please see

below for an overview. 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

Fellowship Greenville contributes toward medical & dental coverage and provides employees basic Life