



## 2019 Employee Benefit Guide



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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/harrispest>*

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, Harris Pest Control has worked hard with Blue Cross/Blue Shield to minimize **cost and plan changes** to your benefits. In an environment where annual costs continue to go up, we are pleased that we were able to minimize that impact.
- 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 Harris Pest Control employee.

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

- 1) If you enroll in the medical plan offered by Harris Pest Control, 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 an employee, Harris Pest Control subsidizes your cost of medical insurance and meets the affordability requirement of the employer mandate under ACA.

The **benefit open 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 2019 benefit coverages.

#### WHO IS ELIGIBLE

If you are a Harris Pest Control 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 other voluntary benefits offered by Harris Pest Control.

#### HOW TO ENROLL

Clarke & Company will be onsite at Harris Pest Control on November 9<sup>th</sup> to review the benefit package and individually walk employees through benefit enrollment. Current coverages end on November 30<sup>th</sup> 2018. New Coverage begins on December 1<sup>st</sup>, 2018. Our carriers will be BlueCross BlueShield of SC, Delta Dental, Guardian Life, and Physicians Eyecare.

#### WHEN TO ENROLL

**Open Enrollment begins November 9<sup>th</sup> through November 15<sup>th</sup>, during this open enrollment period you must complete the enrollment elections via our consolidated application.** If you do not complete enrollment elections you could have an interruption in insurance coverage. After open enrollment, which concludes on 11/15/2018, 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.

## 2019 COSTS OF COVERAGE

### Medical Benefits

### Employee Weekly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Family
BCBS of SC	\$0	\$192.82	\$89.03	\$281.85

### Blue Cross Blue Shield of SC

#### In-Network

#### Out-of-Network

Plan Information	In-Network	Out-of-Network
<b>Deductible, Single</b>	<b>\$5,000</b>	\$5,000
<b>Deductible, Family</b>	<b>\$10,000</b>	\$10,000
<b>Co-Insurance/Max</b>	<b>100%</b>	60%
<b>Out of Pocket, Single</b>	<b>\$5,000</b>	\$10,000
<b>Out of Pocket, Family</b>	<b>\$10,000</b>	\$20,000
<u>Hospital &amp; Office Services</u>		
Inpatient Hospital	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Room	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care	\$60 Co-pay/\$60 Co-pay	Deductible & Coinsurance
Primary / Specialist Visit	\$30 Co-pay / \$60 Co-pay	Deductible & Coinsurance
Mental Health	Deductible & Coinsurance	Deductible & Coinsurance
Well Child Care	Included	Included
Maternity	Deductible & Coinsurance	Deductible & Coinsurance
<u>Prescription Drugs</u>		
<b>Generic Drugs</b>	<b>\$8 Co-pay</b>	Deductible & Coinsurance
<b>Preferred Drugs</b>	<b>\$30 Co-pay</b>	Deductible & Coinsurance
<b>Non-Preferred Drugs</b>	<b>\$60 Co-pay</b>	Deductible & Coinsurance
<b>Specialty</b>	<b>10% Co-pay</b>	Deductible & Coinsurance

**Employee Weekly Deductions**

<b>Dental Benefits</b>	Employee Only	Employee & Spouse	Employee & Children	Family
Dental Plan	\$7.85	\$16.06	\$15.94	\$26.83

**DENTAL**

Harris Pest Control offers employees and their families a comprehensive dental plan. Our dental plan is administered by Delta Dental of SC. Our plan includes coverage for preventive, basic, and major dental services (see certificate for full coverage details). You can access the provider network by going to [www.deltadentalsc.com](http://www.deltadentalsc.com) and go to Providers then Find a Dentist. You do not have to be on the medical plan to have dental coverage. There are 4 tiers of coverage for you to choose from.

<b>Delta Dental</b>	PPO Network	Premier Network	Out-of-Network
	<b>Plan Benefits</b>		
Preventive	100% (UCR)	100% (UCR)	100% (UCR)
Basic Services	90%	80%	80%
Major Services	60%	50%	50%
Deductible	\$50/member, 3x family	\$50/member, 3x family	\$50/member, 3x family
Annual Maximum/Insured	\$1,000	\$1,000	\$1,000
Ortho	N/A	N/A	N/A
Dependent Age Limit	20/26	20/26	20/26



# VISION

Harris Pest Control offers employees and their families a comprehensive vision plan. Our vision plan is administered by Physicians Eyecare. Our plan includes an annual eye exam, material allowance, material co-pay and other discounts. Major chains such as Walmart are also network providers. 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. There are 4 tiers of coverage for you to choose from.

\*If you choose an out-of-network provider, you will be reimbursed the following amounts:

- Exam including contact lens fitting: \$55 less exam copay
- Materials: 65% of the material allowance that was used, less material copay

Vision Costs	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Vision Plan	\$2.24	\$4.43	\$4.71	\$7.18

Physicians Eyecare

### In Network

#### Plan Benefits

Eye Exam	\$15 copay
Contact Lenses	\$225 allowance after \$25 copay
Standard Lenses	\$225 allowance after \$25 copay
Frame Allowance	\$225 allowance after \$25 copay
Contact Fitting Copay	\$49 standard fitting fee

# Guardian Disability Insurance

Harris Pest Control offers full time employees Long Term Disability. Your Long Term Disability plan covers up to 60% of your income to a maximum benefit of \$5,000 per month. This Long Term Disability plan could cover you to Social Security Normal Retirement Age. Pre-Existing Conditions are as follows; 3 months prior, 12 months after exclusion, Continuity of Coverage. Standard Earnings definition, excluding bonus & commision.

### Guardian Life

#### Long-Term Disability

#### Plan Benefits

Monthly Benefit Max	\$5,000
Income Replaced	60%
Elimination Period	180 days
Partial Disability Paid	Greater of direct reduction or proportionate loss
Benefit Payable	To SSNRA*





## LIFE INSURANCE

### Guardian Life

Harris Pest Control employees are offered Group Basic Life and AD&D in the amount of \$25,000 per employee for \$3.57 per pay period. For Accidental Death our plan pays 100% of the life benefit (See the certificate of coverage for dismemberment benefits). You may also purchase additional amount of \$50,000 or \$100,000 of Employee coverage Guarantee Issue. You may also cover your Spouse for \$10,000 Guarantee Issue and a max not to exceed 50% of the employee’s amount.

Child benefit is \$10,000 Guarantee Issue, with a maximum benefit of \$10,000. Life benefits reduce 50% at age 70, and 75% at age 75. If you wish to pick up these coverages up at a later date you will be subject to evidence of insurability (required to fill out a health questionnaire).

\*Monthly Rates are per \$1,000 of benefit

Child	\$0.220
<30	\$0.029
30-34	\$0.151
35-39	\$0.190
40-44	\$0.283
45-49	\$0.432
50-54	\$0.641
55-59	\$1.086
60-64	\$1.911
65-69	\$3.154
70+	\$4.606

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 take part in our health screenings and have an annual physical
- 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

## Your Employee Benefit Enrollment Package

This guide contains an overview of the benefit package offered by Harris Pest Control. Please return your election form to Lynn Mcleeven in Human Resource by November 15<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 December 1, 2018 and run through November 30, 2019.

## CONTACT INFORMATION AND RESOURCES

### Clarke and Company Benefits Contact Information

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

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

### BlueCross BlueShield of SC:

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

### Delta Dental of SC:

803-731-2495  
Website: [www.deltadentalsc.com](http://www.deltadentalsc.com)

### Guardian Life:

800-268-2525  
Website: [www.guardiananytime.com](http://www.guardiananytime.com)

### Physicians Eye Care:

843-579-0508  
Website: [www.physicianseyecareplan.com](http://www.physicianseyecareplan.com)

