

Open Enrollment

October 25 – November 12, 2018

Enroll online www.cbizems.com Select Change Events



Medical Plan

MEDICAL BENEFITS

	Monthly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
BCBS of SC HDHP	\$53.46	\$273.10	\$235.80	\$368.04
BCBS of SC PPO	\$119.56	\$428.92	\$370.14	\$578.42

CoastalStates Bank provides a Health Reimbursement Account that contributes \$2,000 for the employee only tier and \$4,000 for the other coverage tiers toward your deductible if you elect the High Deductible Health Plan (HDHP). The HRA contributes to your deductible after you reach \$3,750 out of pocket for Employee only coverage or \$7,500 out of pocket on the other tiers. In addition, CoastalStates Bank contributes \$25 per month to a Health Savings Account (HSA) to High Deductible Health Plan employee participants. You can lower your out of pocket expenses even more by earning Health Incentive Account (HIA) credits. You and your spouse can earn up to \$1,250 each for your deductible on the HDHP, lowering your deductible to \$2,500 for employee only or \$5,000 on the other tiers. You can also earn \$250 each in HIA credits on the PPO plan. See the 2019 Benefit Guide for details.

Helpful Tips:

Earn HIA credits using Rally on the BCBS website www.southcarolinablues.com

Also, download My Health Toolkit from the App store.

If you are new to our plans, your information will not be available online until 1-1-2019.

Dental (Metlife)

DENTAL BENEFITS

	Monthly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
MetLife	\$0.00	\$36.36	\$46.96	\$92.00

Helpful Tips:

Register on www.metlife.com to print an enrollment card, review claims, and verify providers in the network.

Vision Service Plan (VSP)

VISION BENEFITS

	Monthly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Vision Plan	\$0.00	\$6.02	\$6.34	\$16.36

Helpful Tips:

Register on www.vsp.com to print an enrollment card, review claims, and verify providers in the network.

Life Insurance & Supplemental Insurance

Mutual of Omaha

Employees are provided with Group Basic Term Life in the amount of 1x's annual earnings per employee with a maximum of \$100,000 at no cost to you. Our coverage includes accidental death & dismemberment coverage. For accidental death, our plan pays 100% of the life benefit (See the certificate of coverage for dismemberment benefits).

There are Voluntary Life Insurance and Short-Term Disability benefits available through Mutual of Omaha.