2018

Employee Benefits

WARDEN & SMITH
READY MIXED CONCRETE

PAGELAND SAND COMPANY
INC

CLARKE & COMPANY
BENEFITS LLC

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, Warden & Smith/Pageland Sand has negotiated and worked hard with BlueCross BlueShield 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.
- 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 Warden & Smith/Pageland Sand employee.

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

1) If you enroll in any of the Medical plans offered by Warden & Smith/Pageland Sand, 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, Warden & Smith/Pageland Sand 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 Warden & Smith/Pageland Sand regular full-time employee, you are eligible for benefits on the **90th day following your hire date**. 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 products through Warden & Smith/Pageland Sand employer sponsored benefit plans.

HOW TO ENROLL

All Employees will need to complete a master application for any changes to the core benefits, which include dental, disbality, life, and vision. If you do not elect coverages by July 20th you could have a lapse in coverage. Your current coverages end on July 31st, 2018. New Coverage begins on August 1st, 2018. Our carriers will be BlueCross BlueShield, Colonial Life, Companion Life, Delta Dental, and Physicians Eyecare Plan.

WHEN TO ENROLL

Open Enrollment begins July 17th and ends July 20th. During this open enrollment period you must complete the enrollment elections via a master application, and also call a Colonial Benefits Counselor. If you do not complete your elections you could have an interruption in insurance coverage. After open enrollment, which concludes on 07/20/2018, 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.

2018-2019 COSTS OF COVERAGE

Medical Benefits

	Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
BCBS Silver 1 PPO Plan	$age rated	$age rated	$age rated	$age rated

Warden & Smith – Pageland Sand Company contributes 85% towards medical premiums of all tiers. Rates are age rated and tobacco users have a 20% surcharge.

BCBS	In Network	Out-of-Network
	Silver 1 PPO	
Primary Care Physician	$30	Deductible/Coinsurance
Specialist Physician	$60	Deductible/Coinsurance
Preventive Screenings (Consult Policy)	Covered 100%	Not Covered
Urgent Care, Dr. Care or CVS Minute Clinic	$60	Deductible/Coinsurance
Office Surgery	Deductible/Coinsurance	Deductible/Coinsurance
Emergency Room	$300, then Deductible/Coinsurance	Deductible/Coinsurance
Prescription Drugs	$15 Generic $40 Preferred $100 Non Preferred $300 Specialty	Deductible/Coinsurance Deductible/Coinsurance Deductible/Coinsurance Deductible/Coinsurance
	Major Medical Benefits	
Deductible	$2,900 (2x family)	N/A
Max Out of Pocket	$7,350 (2x family)	Unlimited
Coinsurance	75% BCBS/25% Employee	50% BCBS/50% Employee
Hospital In and Out-Patient	IP: Deductible/Coinsurance OP: Deductible/Coinsurance	IP: Deductible/Coinsurance OP: Deductible/Coinsurance
Lifetime Maximum	Unlimited	Unlimited

DISABILITY INSURANCE

Warden & Smith – Pageland Sand provides employees the opportunity to purchase both Long and Short Term Disability. Our Long-Term Disability plan covers up to 60% of your income to a maximum of $3,000 per month should you get injured. This Long Term plan could cover you to Social Security Normal Retirement Age. The Short Term Disability plan covers up to 60% of your income to a weekly maximum of $1,250.

	Companion Life
Long-Term Disability	Plan Benefits
Monthly Benefit Max	**$3,000**
Income Replaced	**60%**
Elimination Period	**90 days**
Benefit Payable	**To SSNRA***

Short-Term Disability	Plan Benefits
Weekly Benefit Max	**$1,250**
Income Replaced	**60%**
Benefits Begin	**8th day accident / 8th day sickness**
Benefit Duration	**13 Weeks**

Delta Dental Benefits	Employee Weekly Deductions		
	Employee Only	Two Party	Family
Dental Plan	$8.54	$16.51	$29.29

DENTAL

Warden & Smith/Pageland Sand offers employees and their families a comprehensive dental plan. Our dental plan is administered by Delta Dental. 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.deltadentalsc.com and enter your zip code or your dentist's name. You do not have to be on the medical plan to have dental coverage. There are 2 tiers of coverage for you to choose from.

Guardian	In and Out of Network
	Plan Benefits
Preventive	Pays 100% of costs (Fee Scheudle or UCR)
Basic Services	80%
	Emergency palliative treatment, Endodontics, Fillings, Non-Surgical Periodontics, Oral Surgery(Excluding Extractions), Periodontal Maintenance, Simple Extractions, Surgical Periodonitcs
Major Services	50%
	Bridges, Crowns, Inlays, Onlays, Dentures, General Anesthesia, Surgical Extractions
Deductible	$50/individual $150/family
Annual Maximum/Insured	$1,000
Orthodontia	Covered at 50%
Orthodontia Services	$1,000 Lifetime Maximum

Vision Benefits	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
Vision Plan	$1.71	$3.35	$3.46	$5.31

PEP	In Network Benefits
Frames	$150 allowance
Contact Lenses	$150 allowance
Allowance Frequency: Eye Exams, Lenses, Contact Lenses, Frames	Annually
Standard Lenses	$150 allowance
Material Copay	$25 Copay
Exam co-pay	$10
Fitting Fee	*$49 standard contact lens fitting fee or 15% discount off the usual or customary fitting for non-standard contact lenses**at most providers*.
Network/Website	www.physicianseyecareplan.com

VISION

We are now offering employees and their families a comprehensive vision plan. Our vision plan is administered by Physicians Eyecare Plan. Our plan includes an annual eye exam, $150 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 Walmart, Target, JC Penny, Optical, Pearle Vision & 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.physicianseyecareplan.com and entering your zip code in the provider search. 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.

BASIC & VOLUNTARY LIFE INSURANCE

Companion Life

Employees are offered Group Basic Term Life in the amount of $15,000 that is part of the medical enrollment. 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). You may also cover yourself, spouse, and/or child(ren) as a voluntary benefit.

COLONIAL LIFE INSURANCE

Colonial Life will be offering coverages for Accident, Critical Illness, and Whole Life Insurance. An explanation of each are provided below.

- **Accident Insurance** helps offset unexpected medical expenses that can result from a covered accidental injury.
- **Critical Illness Insurance** can supplement your major medical coverage by providing a lump-sum benefit that you can use to pay costs related to a covered critical illness.
- **Whole Life Insurance** provides long-term protection that can build cash value.

Your Employee Benefit Enrollment Package

This guide contains an oveview of the benefit package offered by Warden & Smith – Pageland Sand. It is open enrollment for all benefits at this time. Please return your election form to Brandon King in Human Resource by July 20th 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 willl take effect on August 1, 2018 and run through July 31, 2019.

Clarke and Company Benefits Contact Information

122 S Irby Street, Florence, SC 29501
Florence: 843-662-1500
www.clarkebenefits.com

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

BlueCross BlueShield:

1-800-868-2500

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

Colonial Life: Ryan Stribling

1-803-356-0086 x104

Website: www.coloniallife.com

Companion Life:

1-800-753-0404

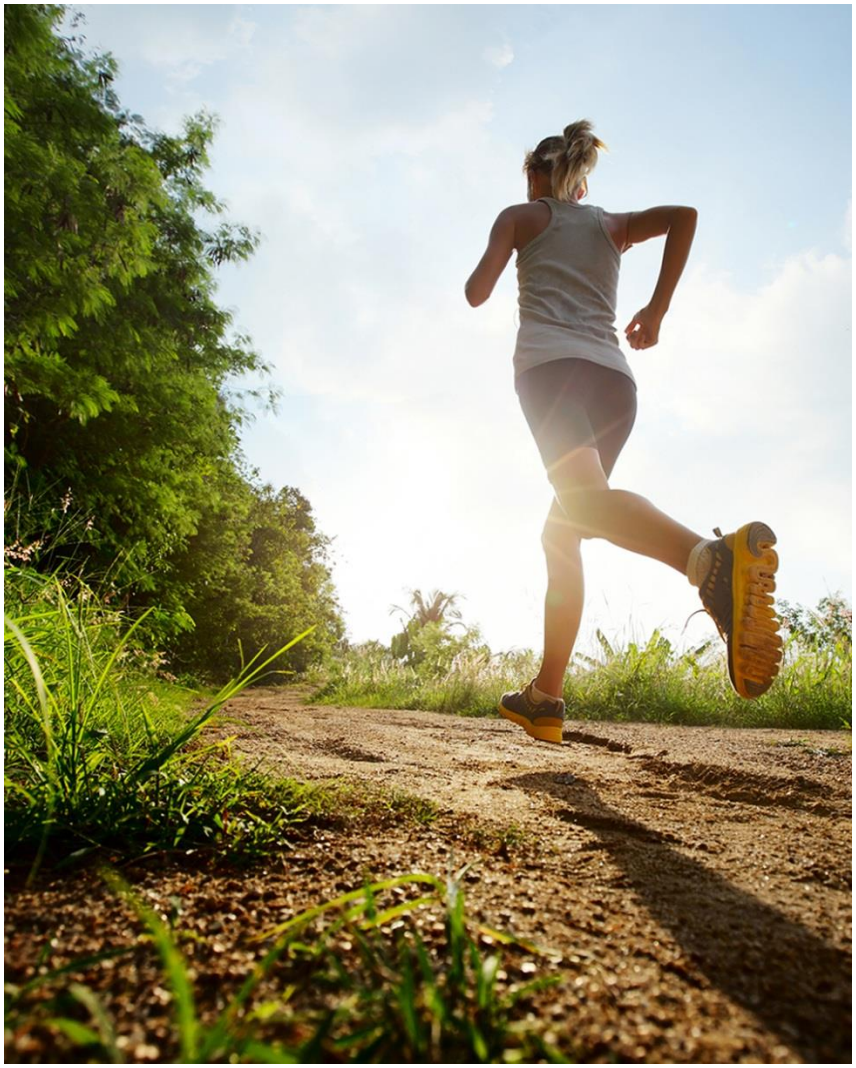
Website: www.companionlife.com

Delta Dental:

1-800-355-8266

Website: www.deltadentalsc.com

Physicians Eyecare:

1-800-368-9609

Website: www.physicianseyecareplan.com