



2019

Employee Benefits

**ALTMAN**  
TRACTOR CO.



CLARKE & COMPANY  
BENEFITS LLC



# CONTENTS

TABLE OF CONTENTS .....	3
MEDICAL & LIFE INSURANCE.....	4 & 5
DENTAL.....	6
NOTES.....	8
CONTACT INFORMATION.....	8

*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. [www.clarkebenefits.com/altmantractor](http://www.clarkebenefits.com/altmantractor)*





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, Altman Tractor has negotiated and worked hard with Blue Cross/Blue Shield 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 Altman Tractor employee.

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

- 1) If you enroll in any of the Medical plans offered by Altman Tractor, 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, Altman Tractor 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 2019 benefit coverages.

## WHEN TO ENROLL

**Open Enrollment begins November 19<sup>th</sup> through November 26<sup>th</sup>, during this open enrollment period you must complete the enrollment elections via our master application.** If you do not complete enrollment elections you could have an interruption in insurance coverage. After open enrollment, which concludes on 11/26/2018, 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.

## WHO IS ELIGIBLE

If you are a regular full time employee, you are eligible for benefits. Employees who work 30 or more hours a week and are not temporary are considered full time employees. You are also eligible to cover your family members in the medical and dental, through your employer sponsored benefit plans.

## HOW TO ENROLL

The first step is to review your current benefit elections by checking your payroll deductions and touching base with HR. Your current coverages, end on November 30<sup>th</sup> 2018. New Coverage begins on December 1<sup>st</sup>, 2018. Our carriers will continue to be BlueCross BlueShield of SC and Guardian Life.

# MEDICAL

Blue Cross  
Blue Shield of SC

## In Network Benefits

Preferred Blue 70/50

### Point of Service Benefits

Primary Care Physician	\$35 co-pay
Specialist Physician	\$60 co-pay
Preventive Screenings	\$0 co-pay
Preventive Maximum	\$500
Urgent Care	\$60 co-pay
Office Surgery	Deductible & Coinsurance
Emergency Room	Deductible & Coinsurance
Prescription Copays	\$8 Generic \$30 Preferred \$60 Non Preferred 10% to \$200 Max Specialty

### Major Medical Benefits

Deductible	\$1,000 (3x family)
Max. Out of pocket	\$3,000 (2x family)
Coinsurance	70% BCBS/30% employee
Hospital / In and Out-Patient	IP: Deductible/Coins OP: Deductible/Coins
Lifetime Maximum	Unlimited

## Out of Network Benefits

Deductible	\$1,000 (3x family)
Max. Out of pocket	\$6,000 (2x family)
Coinsurance	50% BCBS/50% employee
Lifetime maximum	Unlimited



Employee Weekly Deductions				
	Employee Only	Employee & Spouse	Employee & Children	Family

**Preferred Blue 70/50 PPO**

\$81.32	\$267.76	\$208.10	\$394.53
---------	----------	----------	----------

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. Altman Tractor contributes more than **\$5,000 annually or \$2.48/hour** per employee towards the medical plan. You can help continue this trend and 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
- Identify health risks by taking the Personal Health Assessment (PHA)
- 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

## Life Insurance

Employees are offered with Group Basic Term Life and AD&D with Guardian in the amount of **\$10,000** per employee for **\$1.15 per pay period**. 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). We also offer the ability to purchase additional amounts of coverage through payroll deductions. You can purchase coverage on your spouse up to **\$5,000** guarantee issue, and your dependents at **\$2,000** for **\$0.46 per pay period**. This coverage is guarantee issue (no health questions asked) at initial enrollment after your date of hire. If you wish to pick up coverage at a later date you will be subject to evidence of insurability (required to fill out a health questionnaire).

Employees may also purchase \$15,000 Basic Life and AD&D with Companion for **\$2.94 per pay period**. For accidental death our plan pays 100% of the life benefit (See the certificate of coverage for dismemberment benefits). This coverage is guarantee issue (no health questions asked) at initial enrollment after your date of hire. If you wish to pick up coverage at a later date you will be subject to evidence of insurability (required to fill out a health questionnaire).

# DENTAL

	Employee Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Dental Plan</b>	\$9.90	\$19.55	\$23.21	\$32.86

## Guardian Dental

	In Network Benefits	Out of Network Benefits
--	---------------------	-------------------------

### Plan Benefits

Preventive	Pays 100% of costs (fee schedule)	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	\$1,000	\$1,000
Orthodontia	Child Only (up to 19) 26 if Student	Child Only (up to 19) 26 if Student
Orthodontia Services	N/A	N/A
Lifetime Ortho Maximum	Excluded	Excluded
Maximum Rollover	\$1,000	\$1,000

Altman Tractor offer 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 on the medical plan to have dental coverage. There are 4 tiers of coverage for you to choose from.





# Notes

Dependent Name

Date of Birth

SSN

Coverages

Plan Benefits

---

---

---

---

---

---

---

**\*\*Please make sure you include the information necessary for any enrollment changes\*\***



# CONTACT INFORMATION

## Clarke and Company

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

**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**  
[jhanna@clarkebenefits.com](mailto:jhanna@clarkebenefits.com)



**CLARKE & COMPANY**  
BENEFITS LLC

## Blue Cross Blue Shield

**Blue Cross Health Plan**  
[www.bcbssc.com](http://www.bcbssc.com)  
(800)-868-2500

## Guardian Life

**Dental and Life Plan**  
<http://guardiananytime.com>  
(800)-627-4200

## Companion Life

**BCBS Life and AD&D**  
[www.companionlife.com](http://www.companionlife.com)  
(800)-753-0404

