



# 2019

## Employee Benefits



**CLARKE & COMPANY**  
BENEFITS LLC

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





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, Vereens Stores has negotiated and worked hard with United Healthcare 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 Vereens Stores employee.

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

- 1) If you enroll in any of the Medical plans offered by Vereens Stores, 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, Vereens Stores 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 20<sup>th</sup> through November 27<sup>th</sup>, during this open enrollment period you must complete the enrollment elections by meeting with a benefits counselor.** If you do not complete enrollment elections you could have an interruption in insurance coverage. After open enrollment, which concludes on 11/27/2018, 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 be United Healthcare and Guardian Life.

# MEDICAL

## United Healthcare

### In Network Benefits

Basic PPO Plan - AVFX

Enhanced Plan - AVFS

#### Point of Service Benefits

Primary Care Physician	\$40 co-pay	\$50 co-pay
Specialist Physician	\$80 co-pay	\$100 co-pay
Preventive Screenings	\$0 co-pay	\$0 co-pay
Preventive Maximum	\$500	\$500
Urgent Care	\$50 co-pay	\$50 co-pay
Office Surgery	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Room	Deductible & Coinsurance	\$250 co-pay
Prescription Copays	\$15 Generic	\$15 Generic
	\$50 Preferred	\$50 Preferred
	\$75 Non Preferred	\$75 Non Preferred
	\$125 Specialty	\$125 Specialty

#### Major Medical Benefits

Deductible	\$4,000 (2x family)	\$2,000 (2x family)
Max. Out of pocket	\$7,350 (2x family)	\$6,250 (2x family)
Coinsurance	80% UHC/20% employee	100% UHC/0% employee
	IP: Deductible/Coins	IP: Deductible/Coins
Hospital / In and Out-Patient	OP: Deductible/Coins	OP: Deductible/Coins
Lifetime Maximum	Unlimited	Unlimited

### Out of Network Benefits

Deductible	\$10,000 (2x family)	\$5,000 (2x family)
Max. Out of pocket	\$15,000 (2x family)	\$10,000 (2x family)
Coinsurance	50% UHC/50% employee	75% UHC/25% employee
Lifetime maximum	Unlimited	Unlimited



	Employee Bi-Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Family
<b>Base PPO - AVFX</b>	\$age rated	\$age rated	\$age rated	\$age rated
<b>Enhanced Plan - AVFS</b>	\$age rated	\$age rated	\$age rated	\$age rated

**Vereens Stores contributes 80% of the Employee Only premium towards either the Base PPO or the Enhanced Plan. Bi-Weekly deductions vary from \$25.38 to \$111.01 based on age.**

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. Vereens Stores contributes more than **\$6,000 annually or \$3.00/hour** per employee towards the base plan. You can help us to 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 in the amount of **\$15,000** per employee for **\$0.52 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). 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 Bi-Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Dental Plan</b>	\$16.14	\$30.28	\$36.23	\$53.95

## Guardian Dental

	In Network Benefits	Out of Network Benefits
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### Plan Benefits

Preventive	Pays 100% of costs (fee schedule)	Pays 100% of costs (UCR)
Basic Services	80%	80%
Major Services	50%	50%
Deductible	\$0/individual \$0/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	50%	50%
Lifetime Ortho Maximum	\$1,000	\$1,000
Maximum Rollover	\$1,000	\$1,000

Vereens Stores 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, [DentalGuard Preferred](#). 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.



# VISION

	Employee Bi-Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>Vision Plan</b>	\$3.57	\$6.12	\$6.28	\$10.26

Guardian	In Network	Out of Network
<b>Plan Benefits</b>		
Frames	\$150 retail max + 20% off balance	\$46 max
Contact Lenses	\$150 max, \$60 Fitting fee	\$100 max
Frequency	Annually / Frames: Every other year	Annually / Frames: Every other year
Material Copy	\$25 co-pay	\$25 co-pay
Standard Lenses	\$150 allowance, per person	\$23-64 max
Fitting Fee	Member pays up to \$60	Included in \$100 allowance
Exam co-pay	\$10 co-pay	\$39 max
Network	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a> VSP/Full Feature – Choice B Network	

**\*\*Access Network Providers: Eye Associates of Little River, Loris Eye Associates, Carolina Forest Family Eyecare, and Vaught Eye Associates are a few of the local providers\*\***

We are now offering employees and their families a comprehensive vision plan. Our vision plan is administered by Guardian Life. 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 Pearle Vision, Visioncare Associates, Costco Optical & other private practices. Costs using a network provider are lower than a non-network provider. 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.



# CONTACT INFORMATION

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**CLARKE & COMPANY**  
BENEFITS LLC

## United Healthcare

**United Healthcare Medical Plan**  
[www.myuhc.com](http://www.myuhc.com)  
(800)-842-8000

## Guardian Life

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

## Colonial Life

**Accident, Critical Care, Whole Life,  
Short Term Disability**  
Ryan Stribling  
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