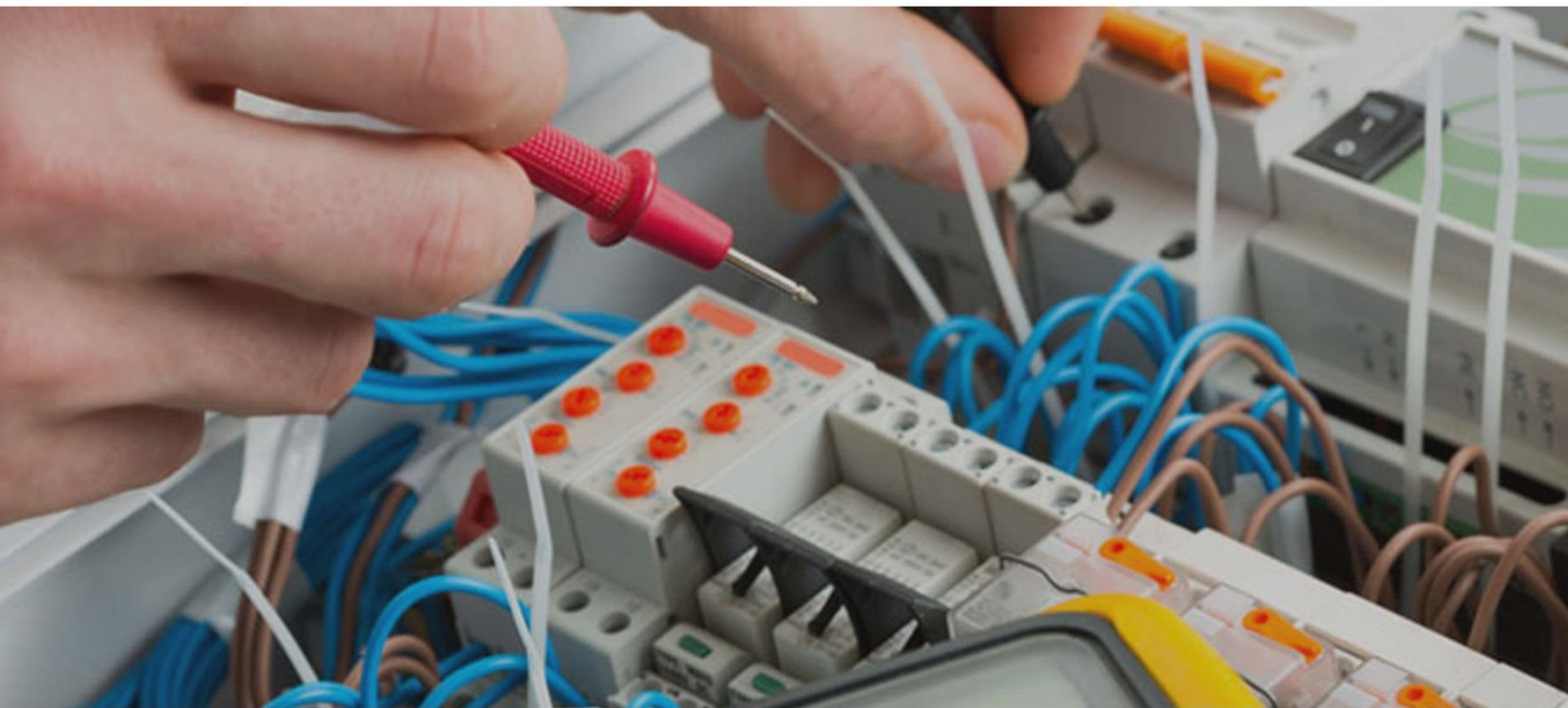




2018-2019 Employee Benefits



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 are controlling. 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 Human Resources. 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. This guide is not an express or implied contract of employment.



Enrollment

During the annual enrollment period you must complete the enrollment elections in Navigate. Annual Enrollment is your once-per-year opportunity to make changes to your benefit elections. After Annual enrollment concludes, 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.

Enrollment Checklist

- ❖ **Learn about your benefit options in this guide.**
- ❖ **Decide the best benefit options** for you and your family.
- ❖ **Prepare to log into Navigator and enroll.**

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 eligible family members in the medical, dental, disability, and life insurance plans. There is a 30 day probationary period after which benefits will go into effect the 1st of the month following 60 days.

HOW TO ENROLL

The first step is to review the benefit plans offered in this enrollment guide. You will then log into Navigate and make your 2019 plan elections. Save your changes, print your confirmation statement, and submit enrollment.



Plan Benefits	In Network Benefits BlueCross BlueShield National Network	
	PPO Plan	
Primary Care Physician	\$30 Copay	
Specialist Physician	\$60 Copay	
Preventive Screenings Preventive Maximum	100% of Allowable Charge	
BlueCare OnDemand (Telehealth)	\$30 Consult fee (applies to OOP)	
Urgent Care	\$30/\$50	
Chiropractic Benefits	Deductible then 50%	
Emergency Room Facility	Deductible then 20%	
Vision Benefits (Physicians Eyecare Network)	Adult- \$0 Eye Exam Copay, \$0 one pair of eyewear from designated selection, every other year Pediatric- \$25 Eye Exam Copay, \$50 copay for a pair of glasses from designated selection per calendar year	
Prescription Drugs Monthly at Pharmacy (Mail-order Available in Standard Plan)	Tier 1: \$15 co-pay Tier 2: \$35 co-pay Tier 3: \$75 co-pay Tier 4: \$300 co-pay	
Deductible	\$2,750 (Individual); \$5,500 (Family)	
Coinsurance Percentage (after deductible is met)	60% BCBS / 40% Employee	
Max Out of Pocket	\$6,900 (Individual); \$13,800 (Family)	
Hospital/ In and Out-Patient	Deductible then 40%	
Life Maximum	Unlimited	
Out of Network Benefits		
Deductible	N/A	
Max. Out of pocket	Unlimited	
Coinsurance	50% BCBS / 50% Employee	
Lifetime maximum	Unlimited	

Premium Summary

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
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Employee Weekly Deductions

Medical Standard Plan	\$44.65	See HR	See HR	See HR
Dental Plan	\$7.22	\$13.19	\$16.19	\$21.65

Dental

Companion Life

Plan Benefits	In and Out of Network Benefits	
	In Network	Out of Network
Preventive	Pays 100% of costs	Pays 100% of UCR* costs
Basic Services	Pays 80% of costs	Pays 80% of UCR* costs
Major Services	Pays 50% of costs	50% of UCR* costs
Deductible	\$100 Lifetime	
Annual Maximum/Insured	\$1,500 (Per Person Per Calendar Year Maximum Payable Benefit)	

DNB Electric offers employees and their families a comprehensive dental plan. Our dental plan is administered by Companion Life. Our plan includes coverage for preventive, basic, and major 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 an out of network provider. You do not have to be enrolled in the medical plan to enroll in dental coverage. The Dental plan offers annual enrollment every other year absent a family status change. The next enrollment period will be in the Fall of 2019 for plan year 2020.

*UCR = Usual, Customary, and Reasonable Costs



Short & Long Term Disability (LTD)

Mutual of Omaha

Plan Benefits	Short Term Disability
Weekly Benefit	Up to \$750 a week
Income Replaced	60%
Elimination Period	14 Days
Partial Disability Paid	Yes
Benefit Payable	11 weeks
Pre Existing Limitation	None

Plan Benefits	Long Term Disability
Monthly Benefit	Up to \$6,000 per month
Income Replaced	60%
Elimination Period	90 Days
Partial Disability Paid	Yes
Benefit Payable	To age 65/SSNRA (See Schedule of Benefits for more information)
Pre Existing Limitation	12 months for medical conditions treated for in the last 3 months

Group Disability (STD & LTD) benefits are offered to all eligible full time employees through Mutual of Omaha. **Short Term Disability is paid for 100% by DNB. Long Term Disability is available to purchase on a payroll deduction basis.** The short term disability benefit amount is 60% of eligible base weekly earnings to a maximum benefit of \$750 per week and long term disability maximum is \$6,000 per month. **Please note LTD is available on a guarantee issue basis during this open enrollment period. If you choose to elect LTD after this period, you will need to complete evidence of insurability.**

Voluntary Life Insurance

Companion Life

We also offer the ability to purchase Voluntary Term Life insurance through payroll deductions. You can purchase coverage on yourself up to \$100,000 guarantee issue, your spouse at \$25,000 guarantee issue and your dependents at \$10,000. This coverage is guarantee issue (no health questions asked) at initial enrollment after your date of hire. If you wish to enroll in Voluntary Life Insurance after your date of hire, please see HR to fill out Evidence of Insurability form. On the following page is a chart that displays what your premium would be if you elected Voluntary Life.

VOLUNTARY LIFE EMPLOYEE WEEKLY DEDUCTIONS

Age	10k	20k	30k	40k	50k	60k	70k	80k	90k	100k
<29	.21	.42	.62	.83	1.04	1.25	1.45	1.66	1.87	2.08
30-34	.23	.46	.69	.92	1.15	1.38	1.62	1.85	2.08	2.31
35-39	.28	.55	.83	1.11	1.38	1.66	1.94	2.22	2.49	2.77
40-44	.39	.78	1.18	1.57	1.96	2.35	2.75	3.14	3.53	3.96
45-49	.67	1.34	2.01	2.68	3.35	4.02	4.68	5.35	6.02	6.69
50-54	1.22	2.45	3.67	4.89	6.12	7.34	8.56	9.78	11.01	12.23
55-59	1.82	3.65	5.47	7.29	9.12	10.94	12.76	14.58	16.41	18.23
60-64	3.51	7.02	10.52	14.03	17.54	21.05	24.55	28.06	31.57	35.08
65-69	5.52	11.03	16.55	22.06	27.58	33.09	38.61	44.12	49.64	55.15



Visit with a doctor 24/7/365!

You can now visit with a doctor faster and easier than ever. With Blue CareOnDemandSM you can visit with a doctor wherever you are via smartphone, tablet or computer. Doctors will diagnose and write prescriptions as appropriate.

When should you use Blue CareOnDemand?

- If you should see a doctor, but can't fit it into your schedule
- The doctor's office is closed
- You are too sick to drive
- You have kids at home
- You are traveling

What types of conditions can Blue CareOnDemand doctors treat?

- Colds
- Flu
- Fever
- Rash
- Pinkeye
- Ear infection
- Migraines



Don't wait until you're sick!

Download the app via the App Store or Google Play and sign up for Blue CareOnDemand today!
Visit www.BlueCareOnDemandSC.com.



BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

CONTACT INFORMATION AND RESOURCES

Clarke and Company Benefits Contact Information

Columbia: 803-253-6997

All Other Locations: 888-540-9403

Edwin Croft, Client Manager: eclarke@clarkebenefits.com

Laura Howell, Account Manager: lhowell@clarkebenefits.com

Companion Life:

Website: www.companionlife.com

BlueChoice of South Carolina:

Website: www.southcarolinablues.com

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

Mutual of Omaha:

Website: www.mutualofomaha.com

Colonial:

Our Colonial Life offerings through DNB Electric are: Whole Life Insurance, Cancer, Group Accident, Group Critical Care/Illness. Please contact Ryan Stribling if you wish to enroll in any of these coverages. Her number is 803.730.5046.



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