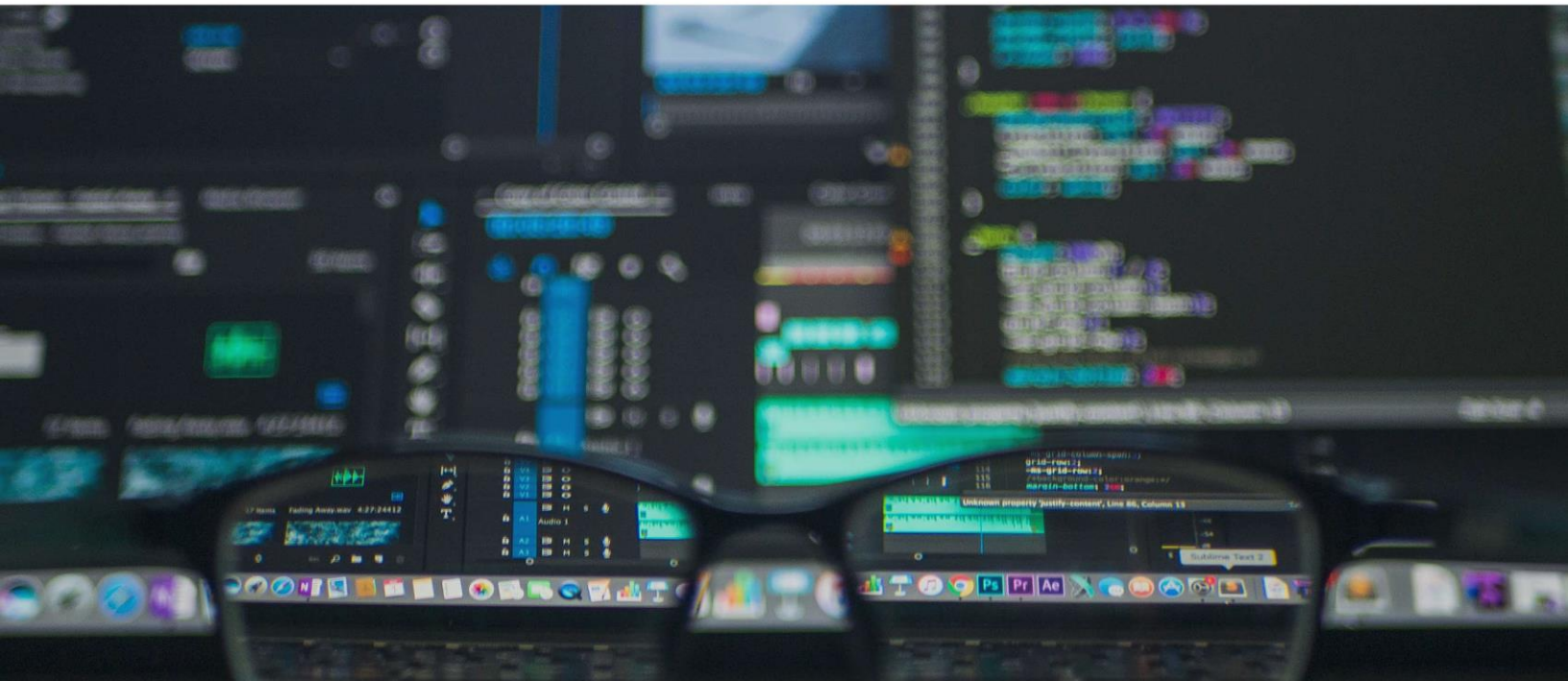




# 2019

## 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 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. You can access benefit information at the following link:*

<http://clarkebenefits.com/lucas/>

NOW IS THE OPPORTUNITY TO CHOOSE THE BENEFITS THAT ARE BEST FOR YOU AND YOUR PLACE IN LIFE. THIS BENEFIT ENROLLMENT PERIOD IS YOUR CHANCE TO REVIEW YOUR CURRENT ELECTIONS AND MAKE ANY CHANGES FOR YOU AND YOUR FAMILY. THIS GUIDE HAS BEEN PREPARED WITH ALL THE INFORMATION YOU NEED TO CHOOSE YOUR BENEFITS FOR YOUR 2019-2020 ELECTIONS.

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## WHO IS ELIGIBLE

If you are a Lucas Systems, Inc. regular full-time employee, you are eligible for benefits. 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 through Lucas Systems, Inc. employer sponsored benefit plans.

## HOW TO ENROLL

Please fill out your open enrollment paperwork for the 2019-2020 plan year. Please return this paperwork to Owen Lucas no later than May 29<sup>th</sup>. If this is your new hire enrollment please

fill out your open enrollment paperwork and return it no later than 1 week after receipt of the paperwork in order to prevent a lapse in coverage.

## WHEN TO ENROLL

If you would like to enroll in any of the Lucas Systems Inc. benefits, now is your time. After your new hire enrollment to make any changes, you will have to have a qualifying change in status or wait until next open enrollment which will be May 2020. 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.

## CONTRIBUTION

Lucas Systems, Inc. contributes toward medical provides employees the ability to enroll in dental and vision. You have the option of purchasing those benefits coverage through payroll deduction.

## 2019 COSTS OF COVERAGE

### Medical Benefits

#### Employee Monthly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Traditional Health Plan	\$120.00	\$664.88	\$598.53	\$1,261.86
Traditional IN NETWORK Only	\$100.00	\$590.77	\$531.02	\$1,128.47
HDHP Plan	\$75.00	\$466.23	\$418.58	\$894.85

### Aetna

#### Traditional Plan

#### In Network Only

#### Base Plan

#### Point of Service Benefits

Primary Care Physician	\$30 co-pay	\$10 co-pay	Deductible/100%
Specialist Physician	\$60 co-pay	\$100 co-pay	Deductible/100%
Preventive Screenings (HCR A&B)		\$0 co-pay	
Preventive Maximum			
Urgent Care	\$75	\$50	Deductible/100%
Emergency Room Facility	\$300 Waived if Admitted	Ded/Coins	Deductible/100%
Prescription Drugs	\$3/10/45/70/%	\$2/10/50/\$100/\$250/\$500	Deductible/\$3/10/45/70/%

#### Major Medical Benefits

Deductible	\$2500 (2x family)	\$2500 (2x family)	\$6250 (2x family) -Embedded
Max. Out of pocket	\$5000 (2x family)	\$7000 (2x family)	\$6550 (2x family)
Coinsurance	80% Aetna/20% employee	80% Aetna/20% employee	100%
Hospital In and Out-Patient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible
Lifetime Maximum	Unlimited		Unlimited

#### Out of Network Benefits

Deductible	\$5,000(2x family)	NA	\$10,000 (3x family)
Max. Out of pocket	\$15,000 (2x family)	NA	\$20,000 (3x family)
Coinsurance	60% Aetna/40% employee	NA	50% Aetna/50% employee
Lifetime maximum	Unlimited	NA	Unlimited

## Dental Benefits

### Employee Monthly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Dental Plan	\$32.30	\$66.06	\$65.58	\$105.35

## DENTAL

### Delta Dental

#### In and Out of Network

#### Plan Benefits

Preventive	Pays 100% of costs (UCR)
Basic Services	80% (6 month waiting period)
Major Services	50% (12 month waiting period)
Deductible	\$50/individual \$150/family
Annual Maximum Per Insured	\$1000
Lifetime Ortho Maximum (Under age 19)	\$1000 (12 month waiting period)

We offer employees and their families a comprehensive dental plan. Our dental plan is administered by Delta Dental of SC. 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](http://www.deltadentalsc.com) entering your zip code and “dentist” in the specialist box.



## Vision Benefits

### Employee Monthly Deductions

	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Vision Plan	\$5.62	\$10.53	\$11.95	\$17.41

## VISION

### Delta Dental

### In Network

#### Plan Benefits

Eye Exam	\$10 Eye Exam Annual
Material Copay	\$10 Copay for Materials
Plan Length	12 Months ( Exam and Lenses) 24 Months for Frames

- frame allowance and contact lenses allowance \$125/Medically Necessary Contact Lenses \$250

We offer employees' and their family's' a valuable vision options. Our vision plan is administered by Delta Dental. Please see the above overview for the benefit summary (see certificate for full coverage details). For a list of network providers please see the link below. Some of the national network providers are VisionWorks, JC Penny Optical, For Eyes Optical, America's Best, Pearle Vision, and Eyeglass World

[www.advanticabenefits.com](http://www.advanticabenefits.com) and click on provider search



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## AETNA Provider Search Information

The provider directory for AETNA network is available in

**DocFind:** [http://www.aetna.com/dse/search?site\\_id=docfind&langpref=en&tabKey=tab1](http://www.aetna.com/dse/search?site_id=docfind&langpref=en&tabKey=tab1)

### Find Aetna health care professionals that accept your plan

You could end up paying a lot more if you use a health care professional that does not accept your plan or does not provide the highest level of coverage under your plan.

**NOTE:** You can call doctors before you see them, to find out if they accept your plan.

If you have Medicare or Medicaid coverage, please use the [Medicare](#) or [Medicaid](#) directories.

\*Select a Plan: Select

- Aetna DC Bronze, Silver and Gold OAMC
- Aetna DE Bronze, Silver and Gold HNOOnly
- Aetna DE Bronze, Silver and Gold HNOOption
- Aetna MD Bronze, Silver and Gold HMO
- Aetna MD Bronze, Silver and Gold OAMC
- Aetna Standard Plans**
- Aetna Affordable Health Choices® limited benefits insurance plan (SRC only)
- Aetna Select™
- Elect Choice® EPO
- HMO
- Managed Choice® POS
- Open Choice® PPO
- QPOS®
- Aetna Voluntary Plans
- Aetna Open Access® Plans**
- Aetna Choice® POS (Open Access)
- Aetna Choice® POS II (Open Access)
- Aetna Health Network Only™ (Open Access)

[Breast Care](#)

[Cardiac Catheterization](#)

[Cardiac Angioplasty](#)

[Cardiac Stents](#)

[Carpal Tunnel Release](#)

[Colonoscopy](#)

[Coronary Artery Bypass Graft](#)

[CT Scan](#)

[Cystoscopy](#)

[+ More](#)

[Provider](#)

The **pharmacy** lookup link (mail order is handled thru Caremark, CVS, and Aetna Specialty Pharmacy):

<https://www.aetna.com/individuals-families/find-a-medication.html>

Choose the following option: **Value Plus Plan** and it's a **5-tier** Open Formulary Plan.

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## Current Benefits, Model Notices, and More Benefit Information

You can access your model notices, summary plan description, certificate of coverage's, benefit summaries, find network providers, and much more information on your employee benefits by going to <http://clarkebenefits.com/lucas/>

### CONTACT INFORMATION & RESOURCES

#### Physician Network Information

Aetna

Website: [http://www.aetna.com/dse/search?site\\_id=docfind&langpref=en&tabKey=tab1](http://www.aetna.com/dse/search?site_id=docfind&langpref=en&tabKey=tab1)

Doctor and Hospital finder, enter doctors information or specialty

#### Dental/Vision Network Information

Delta Dental

Dental Website: [www.deltadentalsc.com](http://www.deltadentalsc.com)

Customer Service Number – 1-800-529-3268

Vision: [www.advanticabenefits.com](http://www.advanticabenefits.com)

#### Clarke & Company Benefits Contact Information

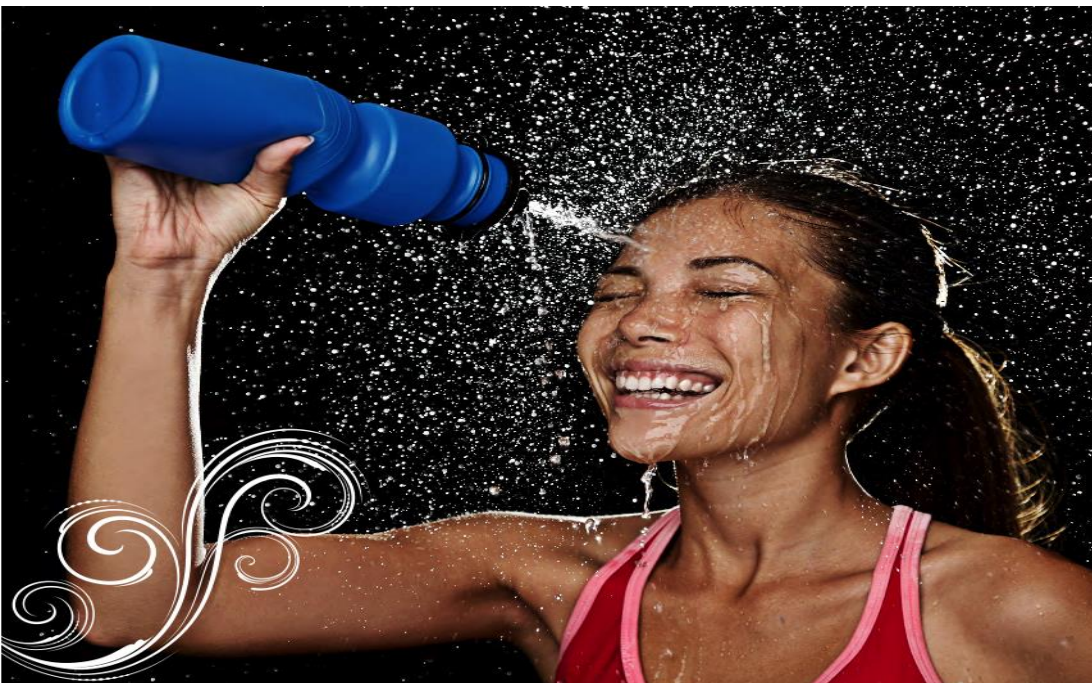
Greenville: 864-232-6723

Service and Claims questions: 888-540-9403

Jennifer Holly, Client Manager: [jholly@clarkebenefits.com](mailto:jholly@clarkebenefits.com)

Derek Hemmingsen, Client Manager [dhemmingsen@clarkebenefits.com](mailto:dhemmingsen@clarkebenefits.com)

Laura Howell, Account Manager: [lhowell@clarkebenefits.com](mailto:lhowell@clarkebenefits.com)



On your benefits website  
You will find information on how  
to enroll, provider links, benefit  
summaries, videos on My Health  
Toolkit, model notices,  
certificates of coverage, and  
much more benefit information at  
the click of your mouse!