



EMPLOYEE BENEFITS



2021-2022

SALARIED GUIDE



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, you are not considered enrolled in the plans until confirmed by the carrier. This guide is not an express or implied contract of employment.

Enrollment

SYSTEMTEC regular full time employees are eligible to enroll in benefits. Employees who work 30 hours a week and are not temporary are considered full time employees. Your spouse and dependents may also participate in the medical, dental, vision and voluntary life insurance plans. Basic life, short and long term disability insurance are provided by SYSTEMTEC at no cost to you. During the enrollment period you must submit your elections in EmpowHR. This enrollment period is your window to make benefit changes for the Plan Year 2021-2022. Thereafter, benefit selections may not be changed unless you have a qualifying event. Qualified events 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.
- ❖ Customize your benefit elections to best suit your needs.
- ❖ Consider an FSA to set aside pretax dollars from each paycheck to pay for out-of-pocket health care and dependent day care expenses.
- ❖ Learn about the BlueCross BlueShield My Health Toolkit and Teledoc program.
- ❖ Online enrollment will open the day you receive your new hire email and will close on the first of the month in which you are effective. During that time, all benefit eligible employees should log into EmpowHR to make their benefit elections. **You must go online to EmpowHR to elect all coverages.**

More information regarding your SYSTEMTEC benefits can be found on our website at www.clarkebenefits.com/SYSTEMTEC-benefits

Contribution

SYSTEMTEC subsidizes a portion of salaried employees' medical and dental premiums. Short & long term Disability and Life insurance are also provided at no cost. Employees can also purchase supplemental Life Insurance on a payroll deduction basis. Dependents are eligible for Medical, Dental, Vision, and Life insurance.

How To Enroll

The enrollment process will be completed online through EmpowHR:

<http://empowhr.empowhr.com>

Premium Summary

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

Medical PPO Plan	\$78.00	\$365.00	\$305.00	\$468.00
Medical HDHP Plan	\$52.00	\$262.00	\$214.00	\$325.00
Dental Plan	\$13.25	\$33.50	\$35.00	\$39.25
Vision Plan	\$4.13	\$6.61	\$6.75	\$10.88

Please note Medical, Dental, and Vision premium is deducted on a Pre-Tax basis.

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
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SYSTEMTEC Pays Bi Weekly On Your Behalf:

Medical PPO Plan	\$228.13	\$339.17	\$276.71	\$389.25
Medical HDHP Plan	\$190.31	\$295.34	\$246.42	\$353.51
Dental Plan	\$1.14	\$1.68	\$2.43	\$1.91
Basic Term Life & AD&D	Employer Paid			
Long Term Disability	Employer Paid			
Short Term Disability	Employer Paid			

Voluntary Supplemental Benefits

Employee Bi Weekly Deductions

Voluntary Life	Age Banded Rates, please see EmpowHR for your deduction
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Medical



Plan Benefits	In Network Benefits	
	BlueCross BlueShield of SC National Network	
	PPO Plan	HDHP Plan
Primary Care Physician	\$30 Co-pay	Deductible then 0%
Specialist Physician	\$50 Co-pay	Deductible then 0%
Preventive Screenings Preventive Maximum	100% of Allowable Charge	100% of Allowable Charge
Blue Care on Demand(Teledoc)	\$30 Co-pay	Deductible then 0%
Urgent Care	\$50 Copay, then 100%	Deductible then 0%
Chiropractic Benefits	\$30 Copay (\$500 annual maximum)	Deductible, 0% (\$500 annual maximum)
Emergency Room Facility/Professional	Deductible then 30%	Deductible then 0%
Hospital Out-Patient	Deductible then 30%	Deductible then 0%
Hospital In-Patient	Deductible then 30%	Deductible then 0%
Prescription Drugs Monthly at Pharmacy (Mail-order Available in Standard Plan)	\$15 Co-pay (Generic Brand) \$40 Co-pay (Preferred Brand) \$70 Co-pay (Non-Preferred Brand) \$125 Co-pay Specialty	Deductible then 0%
Deductible	\$1,500 Single Coverage \$3,000 Family Coverage	\$5,500 Single Coverage \$11,000 Family Coverage
Coinsurance	70% BCBS / 30% Employee	100% BCBS / 0% Employee
Standard Out of Pocket	\$4,500 Single Coverage \$9,000 Family Coverage	\$5,500 Single Coverage \$11,000 Family Coverage
Maximum Out of Pocket*	\$7,900 Single Coverage \$15,800 Family Coverage	\$5,500 Single Coverage \$11,000 Family Coverage
Life Maximum	Unlimited	Unlimited

	Out of Network Benefits	
	PPO Plan	High Deductible Plan
Deductible	\$3,000 Single Coverage \$6,000 Family Coverage	\$11,000 Single Coverage \$22,000 Family Coverage
Max. Out of pocket	\$9,000 Single Coverage \$18,000 Family Coverage	\$22,000 Single coverage \$44,000 Family coverage
Coinsurance	50% BCBS / 50% Employee	80% BCBS / 20% Employee
Lifetime maximum	Unlimited	Unlimited

*Once you meet your Standard Out of Pocket of \$4,500, Any Office Visit Copays and/or Pharmacy Copays will apply to your Maximum Out of Pocket of \$7,500 under the PPO Plan.



MY HEALTH TOOLKIT®

Your Health At Your Fingertips

When you're a member of BlueCross BlueShield of South Carolina, you have one main place to find answers about your health care. My Health Toolkit is a one-stop shop for managing your health benefits — customized just for you!

LEARN MORE ABOUT YOUR COVERAGE

Wondering if something is covered by your health plan? Look up your medical and dental coverage, deductible and out-of-pocket spending.

CHECK MEDICAL CLAIMS

Need to know if a claim has been paid? View the status of any current or previous medical claim, the date of service and the amount charged by your provider.

REPLACE YOUR I.D. CARD

Lost your I.D. card? You can easily order a new one or access an electronic version on the spot.

VIEW YOUR MEDICAL HISTORY

Can't remember the last time you had a physical? View a summary of medical visits, prescriptions, treatments and more in your confidential [Personal Health Record](#).

STAY CONNECTED WHILE ON THE GO

Log in to My Health Toolkit from your mobile or tablet device to quickly access the most popular tools. At any time, you can navigate from the mobile site to the full site.

GET STARTED TODAY



Why wait? It's easy to sign up for My Health Toolkit. In just a few clicks, you'll have everything you need at your fingertips.

1. Go to www.SouthCarolinaBlues.com and select Register Now.
2. Enter the number on your I.D. card and your date of birth. If you don't have your membership card, enter the policyholder's Social Security number.
3. Choose a username and password.
4. Enter your email address and choose to go paperless.



FIND A DOCTOR OR HOSPITAL

Not sure where to go for medical care? Use the [Doctor and Hospital Finder](#) to view a list of doctors and medical facilities in your area. Filter your search and compare results side by side. You can even view feedback from other members about a specific doctor!

MANAGE FINANCIAL ACCOUNTS

Do you have a financial account specifically for medical spending? Access your account and view your balance. If you have an HRA bank account, you can even pay claims.

ESTIMATE COSTS AHEAD OF TIME

Want to compare costs before you schedule treatment? Plug in your ZIP code and the name of a medical procedure to the [Treatment Cost Estimator](#). You'll see real-time cost estimates for nearby hospitals, surgery centers and physician offices.

If you have any questions, visit www.SouthCarolinaBlues.com and log in to your My Health Toolkit account. Or simply call the number on the back of your BlueCross I.D. card.



Quality Care ...

ANYTIME AND ANYWHERE!

Why wait for the care you need now? You can see doctors when and where you want through video consults. Use your smartphone, tablet or personal computer to access faster and easier care. It's truly care on demand — no matter the time of day or night, or even where you happen to be!

It's free to enroll, and the cost of a consultation is the same as your primary care physician (PCP) benefit.

THE CARE YOU NEED

Doctors can treat many of the most common medical conditions, including:

- Colds
- Flu
- Fevers
- Rashes
- Abdominal pains
- Sinusitis
- Pinkeye
- Ear infections
- Migraines

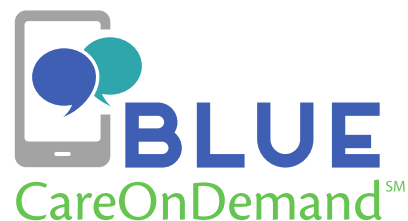


WITH BLUE CARE ON DEMAND, YOU GET

- Choice of trusted, board-certified doctors
- Video visits using the Web or mobile app
- Consultation and diagnosis — even prescriptions (when appropriate)

AND CONVENIENT WAYS TO START A VISIT ...

- By downloading our free app from Google Play or the App Store
- At www.BlueCareOnDemandSC.com and signing up using your email address and password



BlueCareOnDemandSC.com

Dental



SYSTEMTEC offers employees and their families a comprehensive dental plan administered by BlueCross BlueShield of South Carolina. Our plan includes coverage for Preventive, Basic, Major and Orthodontia services (see certificate for full coverage details). To access a full list of network dental providers please visit www.southcarolinablues.com There is a 12 month waiting period for new hires and employees who did not have prior dental coverage on Major and Orthodontic services. Employees may elect to enroll in the group dental plan regardless of their medical plan participation status.

BlueCross BlueShield of SC	BCBS of SC Dental Plan Benefits	
	In Network	Out of Network
Preventive	100%	Pays 100% of UCR costs, you may be balanced billed
Basic Services	100%	80%
Major Services	60%	50%
Deductible	Deductible Waived	Insured Pays \$50/Max of \$150
Annual Maximum/Insured	\$1,000 (Per Person Per Calendar Year Maximum Payable Benefit)	
Orthodontia Coverage	12 month waiting period for new hires and employees who did not have prior dental coverage	Pays 100% of UCR costs, you may be balanced billed
Lifetime Ortho Maximum	\$1000	



Vision



SYSTEMTEC offers employees and their families a comprehensive vision plan administered by VSP. Our plan includes an annual eye exam, material allowances, material co-pays and other discounts. VSP’s extensive network includes retailers such as Wal-Mart, JCPenny, and private optical centers. Costs using a network provider are lower than an out of network provider. To access a full list of in network providers, please visit www.vsp.com and enter your zip code in the provider search. You can also create a login at www.vsp.com to pull a temp ID Card. Employees may elect to enroll in the vision plan regardless of their medical plan participation status.

VSP	VSP Vision Care	
	In Network	Out of Network
Exam with Dilation as Necessary (once per 12 months)	\$20 Annual Co-Pay	Reimbursable up to \$45
Material Allowance	\$180 (every 12 months)	VSP will pay max of \$30 Single Vision Lenses/\$70 for frames
Material Co-pay (one-time)	\$20	\$20
Additional Discounts	30% discounts on frames, 20% discounts on contacts after material allowance, and 20% discounts on contact lenses	
Network	VSP Choice Network	



Group Term Life, Voluntary Term Life and AD&D Insurance

- ❖ **Employee Group Term Life** (Basic Term Life) is provided to full-time eligible employees. The life benefit is \$50,000 with scheduled reductions by age: 35% at 65; and 40% at 70. Accidental Death & Dismemberment benefit provided equal to issued Basic Term Life benefit amount.
- ❖ **Employees** have the option to purchase additional Voluntary Life insurance on themselves, spouses, and dependent children to age 26. This coverage is **guarantee issue** if elected at the employee's original effective date. Thereafter, evidence of insurability is required.
 - **Employee Option:** The employee may elect up to a \$150,000 benefit for him or herself as guarantee issue upon hire, or up to \$300,000 with EOI.
 - **Dependent Spouse Option:** \$10,000 increments to a max of \$250,000 are available for purchase. The same benefit reduction scale applies as noted above. Guarantee issue is \$50,000 upon hire. Thereafter, EOI will be needed to apply for additional coverage. Your dependent life insurance amount cannot exceed 50% of the employee voluntary life insurance benefit amount.
 - **Dependent Child(ren) Option:** There is one guarantee option available, \$10,000 upon hire.
- ❖ **Evidence of Insurability** will need to be completed on life insurance requests over \$150,000, or if you wish to purchase additional coverage at a later date. The EOI can be found at www.mutualofomaha.com/eoi (Enter group ID: BCWB). You will be notified once your application is approved or denied.
- ❖ **Portability/Conversion:** Optional term life insurance is convertible and portable upon employment termination. You must request, complete, and send portability/conversion information to Mutual of Omaha within 30 days of your termination date.
- ❖ *All Basic Life and Voluntary Life paid claims will be taxable to you.*



Disability Insurance



Short Term Disability (STD)

Plan Benefits	Short Term Disability
Weekly Benefit	Up to \$1,000 per week
Income Replaced	60%
Elimination Period	0 day accident / 7 th day sickness
Benefit Payable	12 weeks
Cost	Employer pays 100% for coverage, benefit is taxable

Short Term Disability (STD) benefits are provided to SYSTEMTEC full-time salaried employees. The disability benefit amount is 60% of eligible base weekly earnings to a maximum benefit of \$1,000 per week. The premiums are paid by SYSTEMTEC; therefore, any benefit you receive will be taxable to you. There is no pre existing condition limitation.

Long Term Disability (LTD)

Plan Benefits	Long Term Disability
Monthly Benefit	Up to \$5,000 per month
Income Replaced	60%
Elimination Period	90 Days
Partial Disability Paid	Yes
Benefit Payable	Social Security Normal Retirement Age*
Cost	Employer pays 100% for coverage, benefit is taxable

Group Long Term Disability (LTD) benefits are provided to SYSTEMTEC full-time salaried employees. The disability benefit amount is 60% of eligible base monthly earnings to a maximum benefit of \$5,000 per month. The premiums are paid on your behalf; therefore, any benefit you receive will be taxable to you. This plan includes a 3 month preexisting condition look back period for the first 12 months.

Preexisting conditions include any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted a physician, received treatment or took prescribed drugs. Please see your policy certificate for details.



Flexible Spending Accounts



A Flexible Spending Account (FSA) allows you to set aside pretax dollars to cover out of pocket medical expenses. Examples include: deductibles, copays, and prescription medication costs to name a few. A Dependent Care FSA allows you to use pretax dollars to cover out of pocket childcare expenses, like daycare costs while both parents work.

How Does an FSA Work?

- ❖ Employees elect the amount they will use pre-tax for healthcare expenses and/or dependent care expenses for the full plan year. (July 1st—June 30th)
- ❖ The annual election is deducted in equal increments from each paycheck.
- ❖ The monies are held until the employee submits an eligible expense claim.
- ❖ You save up to \$0.40 on every dollar you spend through your FSA depending on your tax bracket.
- ❖ You must submit your claims to www.probenefits.com to reimburse yourself through the FSA. SYSTEMTEC does not offer a debit card option.

Important Notes:

- 1 You have until August 31st to submit claims for expenses incurred during the previous plan year.
- 2 Your Health Care FSA annual maximum is \$1,500 and you can rollover up to \$550 of unused monies.
- 3 Your Dependent Care FSA annual maximum is \$5,000 (if you are married and filing a joint return or you are head of the household); \$2,500 (if you are married and filing separate returns).

Visit the [ProBenefits website](http://www.probenefits.com) for additional FSA information:

Be sure to create an account on the ProBenefits website at www.probenefits.com. Upon logging in, you will find helpful resources such as an FSA calculator, extensive lists of eligible and ineligible expenses, forms, provider links and answers to frequently asked questions.

Examples of Eligible and Ineligible FSA Expenses

Eligible Expenses

- ❖ Office visit and prescription drug copays
- ❖ Deductibles and coinsurance
- ❖ Insulin and diabetic supplies
- ❖ Braces and other orthodontic expenses
- ❖ Weight loss programs prescribed to treat a medical condition
- ❖ Infertility treatments
- ❖ Orthopedic shoes
- ❖ Hearing aids
- ❖ Lasik / laser eye surgery
- ❖ Medical equipment (wheelchair, crutches, braces)
- ❖ Adoption expenses
- ❖ Breast pumps
- ❖ Prosthetics and artificial limbs

Ineligible Expenses

- ❖ COBRA premiums
- ❖ Prescription drugs for cosmetic purposes
- ❖ Vitamins
- ❖ Teeth bleaching / bonding
- ❖ Physical treatments or personal trainers for non-medical conditions
- ❖ Cosmetic surgery for non-medical conditions
- ❖ Dermatology work for non-medical condition
- ❖ Diet foods or nutritional supplements
- ❖ Gym or athletic club memberships
- ❖ DNA testing
- ❖ Domestic partners
- ❖ Doula / birthing coach expenses
- ❖ Ear piercing
- ❖ Over the counter drugs (other than insulin)

Dependent Care Reimbursement Account

The Dependent care account is specifically for:

- ❖ Childcare expenses for dependent children up to age 13.
- ❖ Adult daycare expenses for dependents who you claim on your income taxes that are mentally or physically unable to care for themselves.
- ❖ Before and after school programs for dependent children up to age 13
- ❖ Daycare centers
- ❖ Nursery and pre-school tuition
- ❖ Au pair / nanny expenses
- ❖ Summer and sports day camp
- ❖ Care at home by a licensed provider

Important Notes for Dependent Care Accounts:

- 1 Dependent care benefits elected under an FSA plan offset the federal tax credit for dependent care allowable on your federal tax return.
- 2 If you are married, both spouses must work or attend school full time to take advantage of this benefit.
- 3 Only the amount that has been deducted year to date from your paycheck can be submitted for expense reimbursement.
- 4 Discrimination testing – highly compensated participant elections may be reduced depending on required discrimination testing.





Employee Assistance
Program

When You Need Someone to Talk To



Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Home office: 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Companion Life Insurance Company, Hauppauge, NY 11788-2937, is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. Some exclusions or limitations may apply.

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Life's not always easy. Sometimes a personal or professional issue can affect your work, health and general well-being.

When facing life's challenges, you often turn to family or friends for support. But sometimes that's not enough. Sometimes you need an experienced professional to talk with to know you're not alone.

Mutual of Omaha's Employee Assistance Program (EAP) assists employees and their eligible dependents with personal and job-related concerns, including:

- ✓ Emotional well-being
- ✓ Family and relationships
- ✓ Legal and financial
- ✓ Healthy lifestyles
- ✓ Work and life transitions

EAP Benefits

As an employee, or eligible dependent, of your company your EAP benefits include:

- ✓ Access to EAP professionals 24 hours a day, seven days a week
- ✓ Information and referral services
- ✓ Service for employees and eligible dependents
- ✓ Access to a library of educational articles, handouts and resources via mutualofomaha.com/eap
- ✓ Online Resources for:
 - Substance use
 - Dependent and Elder Care resources
- ✓ Legal library and online forms
- ✓ Financial assessment and online tools

Highly Trained, Experienced EAP Staff

Our EAP staff members are all licensed, master's level Employee Assistance Professionals. They provide a solution-focused approach by assessing your situation and referring to the appropriate resources necessary.

What to Expect

When you call, you will speak directly to an EAP professional to receive **immediate support and guidance**.

You can entrust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is **no cost** to you for utilizing EAP services. If additional resources are needed, your EAP professional can assist by locating affordable solutions in your area.



EAP Consultation

Mutual of Omaha's Employee Assistance Program provides professional, confidential quality consultation, 24 hours a day.

- mutualofomaha.com/eap
- 1-800-316-2796

SYSTEMTEC Benefits Resource Guide

	For questions about	Contact	Phone Number	Online
Health	Blue Care on Demand(Teledoc)	Download the smartphone app		www.bluecareondemandsc.com
	Medical Benefits	BlueCross BlueShield of SC	1-800-760-9290	www.southcarolinablues.com
	Prescription Drug Benefits	OptumRx	1-855-811-2218 (Retail & Mail Order) 1-855-427-4682 (Specialty Pharmacy)	
	My Health Toolkit	BlueCross BlueShield of SC		www.southcarolinablues.com
Dental	Dental Benefits	BlueCross BlueShield of SC	1-803-772-0110	www.southcarolinablues.com
Vision	Vision Benefits	VSP	1-800-877-7195	www.vsp.com
FSA/Dependent Care	Health Care FSA	ProBenefits	1-888-722-8382	www.probenefits.com
Disability	Long Term Disability	Mutual of Omaha	1-800-769-7159	www.mutualofomaha.com
	Short Term Disability	Mutual of Omaha	1-800-769-7159	www.mutualofomaha.com
Life	Basic and Voluntary Life Insurance Plans	Mutual of Omaha	1-800-769-7159	www.mutualofomaha.com
Employee Assistance Program	Employee Assistance Program	Mutual of Omaha	1-800-316-2796	www.mutualofomaha.com/eap
Clarke & Company Benefits	For any questions regarding benefits listed in this guide.	Amy Colgate- Dedicated Account Manager Edwin Croft- Broker	1-803-253-6997 1-888-540-9403	acolgate@clarkebenefits.com ecroft@clarkebenefits.com www.clarkebenefits.com/SYSTEMTEC-benefits
SYSTEMTEC	For any questions regarding benefits listed in this guide or any other questions.	Dawn Butler Stephanie Noether Todd Wilson	1-803-806-8100	dbutler@SYSTEMTEC.net Ext 102 snoether@SYSTEMTEC.net Ext 118 twilson@SYSTEMTEC.net Ext 162