



CLARKE & COMPANY
BENEFITS LLC

Employee Benefits Guide 2022-2023



easterseals

all abilities. limitless possibilities.

Table of Contents

Enrollment & Eligibility Information	3
Premium Summary	4
Medical Insurance.....	5-6
Dental Insurance.....	7
Vision Insurance.....	8
Life and AD&D and Voluntary Life and AD&D	9
Disability Insurance.....	10
Other Supplemental Insurance	11
Contact Information	12

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 Clarke & Company Benefits. 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

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 2022-2023 elections.

WHO IS ELIGIBLE

If you are an Easterseals SC 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, and voluntary life insurance, through the EASTERSEALS employer sponsored benefit plans.

HOW TO ENROLL

If you would like to sign up for benefits through Easterseals you can complete your enrollment via Employee Navigator. Open Enrollment will begin on October 3, 2022 and end on October 20, 2022. You will receive a email from Employee Navigator once the Enrollment portal is open. All employees must log in and elect coverage, even if you are not making any changes to your coverages.

WHEN TO ENROLL

If you would like to enroll in any of the Easterseals benefits, now is your time. After open enrollment which ends on October 20, 2022 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

CONTRIBUTION

Easterseals contributes toward medical, dental, and vision coverage and provides employees with Basic Life and AD&D and a \$300 Short Term disability benefit at no cost to you.

Monthly Premium Summary

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
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Employee Semi-Monthly Payroll Deductions

BCBS – PPO Secure Base Plan	\$90.00	\$452.72	\$334.57	\$562.15
BCBS –PPO Preferred Buy Up Plan	\$150.84	\$498.35	\$391.43	\$632.00
Guardian - Dental Plan	\$9.00	\$28.89	\$33.22	\$57.83
Guardian - Vision Plan	\$.40	\$4.80	\$3.32	\$8.97
Guardian – Voluntary Life & AD&D	See Navigator	See Navigator	See Navigator	See Navigator
Guardian – Voluntary STD	See Navigator	n/a	n/a	n/a
Guardian – Voluntary LTD	See Navigator	n/a	n/a	n/a
Colonial – Critical Illness and Accident Coverage	See Navigator	See Navigator	See Navigator	See Navigator



Medical

Plan Benefits	In Network Benefits BlueCross BlueShield National Network	
	PPO Secure Base	PPO Buy Up
Primary Care Physician	\$40 co-pay	\$20 co-pay
Specialist Physician	\$65 co-pay	\$40 co-pay
Blue Care on Demand	\$ 30 co-pay	\$20 co-pay
Preventive Screenings	\$0 co-pay	\$0 co-pay
Preventive Maximum	Unlimited	Unlimited
Other Physician Services	Deductible & Coinsurance	Deductible & Coinsurance
Hospital Inpatient	\$500 Copay per stay; Deductible & Coinsurance	Deductible & Coinsurance
Hospital Outpatient	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Room Facility	\$300 copay per visit; deductible and coinsurance	Deductible & Coinsurance
Prescription Drugs	\$8 generic	\$8 generic
	\$35 preferred,	\$35 preferred
	\$70 non-preferred	\$70 non-preferred
	20% up to \$500 for specialty Rx	20% up to \$500 for specialty Rx
Deductible	\$5,000 (\$10,000 family)	\$3,000 (\$9,000 family)
Coinsurance Percentage (after deductible is met)	50% Employee/50% BCBS	40% Employee/60% BCBS
Max Out of Pocket	\$7,900 incl. copays & ded./coins(\$15,800 family)	\$7,900 incl. copays & ded./coins(\$15,800 family)
Life Maximum	Unlimited	Unlimited
	Out of Network Benefits	
Deductible	\$10,000(\$20,000 family)	\$6,000(\$18,000 family)
Max. Out of pocket	\$15,800(\$31,600 family)	\$15,800(\$31,600 family)
Coinsurance	50% BCBS/50% employee	50% BCBS/50% employee
Lifetime maximum	Unlimited	Unlimited



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. You can help control costs by taking responsibility of your health by:

- Living a healthy lifestyle, exercise, eat a healthy diet, and be sure to 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
- Use preventive care services as much as possible

Deductible Reimbursement Plan

EASTERSEALS has a plan to help pay some of your health plan deductible. Employees are responsible for the first \$1,000 of their deductible. Anything over \$1,000 (max benefit paid by EASTERSEALS is \$1,000) will be reimbursed to you. You can fax the EOB to Amy Colgate at Clarke & Company Benefits at 803-253-6998. Once she has verified the EOB, EASTERSEALS will reimburse directly to the employee any amounts over their first \$1,000, up to a maximum of \$1,000. This is only for Employees, dependents are not eligible for the reimbursement.



Dental

We offer employees and their families a comprehensive dental plan. Our dental plan is administered by Guardian. 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. Go to www.guardiananytime.com to find a provider in your area.

Guardian	Plan Benefits
	In and Out of Network Benefits
Preventive	Pays 100% of costs
Basic Services	Pays 80% of costs
Major Services	Pays 50% of costs
Deductible	\$50/Individual \$150/Family
Annual Maximum/Insured	\$1,000*
Orthodontia Coverage	Child Only (Up to age 19)
Orthodontia Services	50%
Lifetime Ortho Maximum	\$1,000

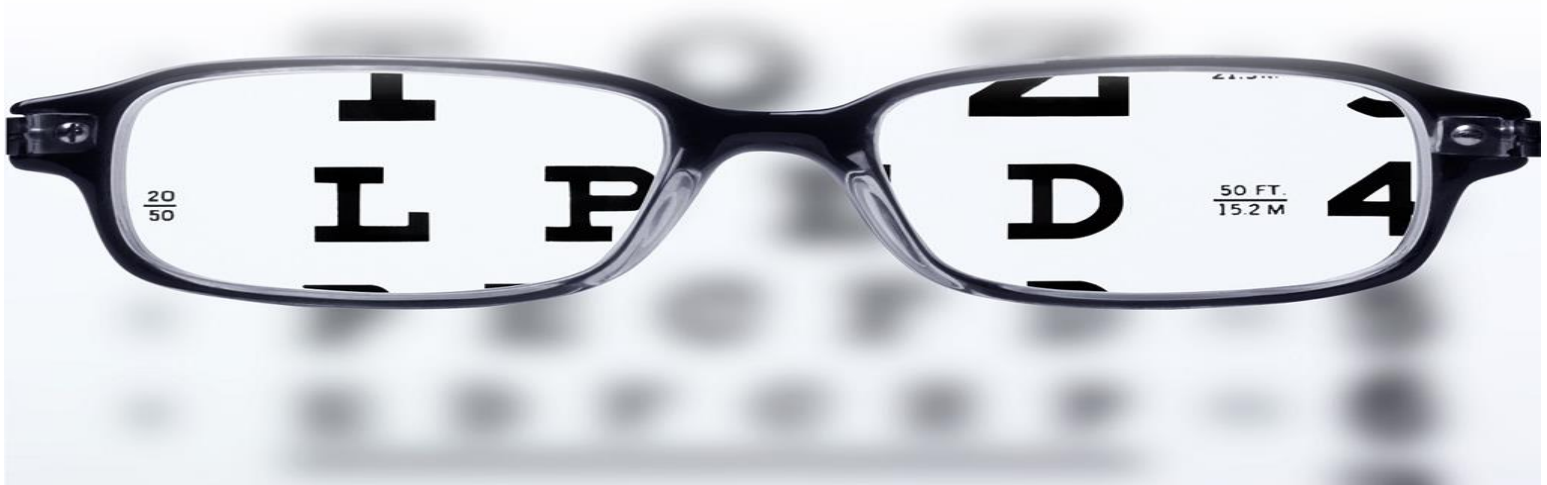
*UCR = Usual, Customary, and Reasonable Costs



Vision

We offer employees and their families a comprehensive vision plan. Our vision plan is administered by Guardian. Our plan includes coverage for exams, frames, lenses, and contact lenses (see certificate for full coverage details). You may visit the vision provider of your choice but we also have a network available with lower costs. You can access the provider network by clicking on the “Find a Provider” box on the tool bar of the website. The site can be accessed at <http://www.guardiananytime.com/>

Guardian	Plan Benefits	
	In Network	Out of Network
Exam Co-Pay	\$10 Co-Pay	\$59 Max
Hardware Benefit	\$200 Benefit/year	\$120 Max
Materials Co-pay	\$25	N/A
Contact Lenses	Under Hardware Benefit	Under Hardware Benefit





Life Insurance

Basic Life & ADD

Employees are provided with Group Basic Term Life in the amount of \$25,000 per employee at no cost to you. Our coverage includes accidental death & dismemberment coverage. For accidental death our plan pays 2 x's the benefit (See the certificate of coverage for dismemberment benefits). Our coverage may be portable and/or convertible to you if you meet certain requirements*. You have 31 days from the date of termination to contact Guardian to port or convert your coverage (see HR for details).

*see certificate of coverage for details

Voluntary Life & ADD for You, Your spouse and Child(ren)

- Employees can elect a minimum of \$10,000 to \$250,000. Guarantee Issue at initial enrollment is \$100,000 (for those under age 65 when). **If coverage was not elected at initial enrollment or any amounts over the Guarantee will require Health Questions(EOI).**
- You can elect a minimum of \$10,000 to \$125,00 for your spouse. Guarantee Issue at initial enrollment (as a new hire) for your spouse is \$25,000.). **If coverage was not elected at initial enrollment or any amounts over the Guarantee will require Health Questions(EOI).**
- You can elect a minimum of \$5,000.00 to a maximum of \$10,000 for your dependent child(ren). Guarantee issue at initial enrollment is \$10,000. **If coverage was not elected at initial enrollment Health Questions will be required(EOI).**

****Dependent Spouse and/or child(ren) coverage is only available if the Employee elects Voluntary Life coverage and it cannot exceed 100% of the Employees amount***

Short and Long Term Disability

Easterseals is providing all Full Time Eligible Employees with a \$300 weekly STD benefit at no cost to you. Employees will have the option to buy up to 60% of their weekly salary if they chose to do so. If an employee Buys Up to the full 60% of their weekly salary, the employee will pay the cost difference between the \$300 weekly benefit provided by Easterseals and the full 60% weekly benefit. You also have the option to purchase LTD.

Disability Insurance

Guardian

Short-Term Disability

Plan Benefits

Weekly Benefit paid by Easterseals	\$300 per week
Option to Buy up	60% of weekly salary
Elimination Period	14-day Accident/Sickness
Benefit Payable	12 weeks
Cost of Coverage if elected to Buy Up	Please see Navigator for your costs

Guardian

Long-Term Disability

Plan Benefits

Monthly Benefit	Up to \$6,000 per month
Income Replaced	60%
Elimination Period	90 days
Benefit Payable	SSNRA
Pre- Existing Conditions	3 months prior, 12 months after exclusion
Cost of Coverage	Please see Navigator for your costs

****SSNRA-** Social Security Normal Retirement Age



Additional Benefits from Colonial Life Offered to Employees include

Critical Illness & Accident Coverage

Critical Illness provides a lump sum benefit upon the diagnosis of a critical illness, as defined by the policy. Employees have the flexibility to use the cash benefit as they see fit, including payment for:

- Out-of-pocket medical expenses
- Mortgage/rent or child/adult care
- Daily living expenses

Accident coverage provides a lump sum benefit and covers the most common injuries due to accidents as defined by the policy.



Important Contacts

Easterseals South Carolina Benefits Resources/Annual Enrollment Benefits Guide

	For questions about	Contact	Phone	Online
Clarke & Company Benefits	For questions pertaining to any of the benefits outlined in this benefit guide.	Amy Colgate (acolgate@clarkebenefits.com) or Norman Clarke (nclarke@clarkebenefits.com)	Columbia: 803-253-6997 All other locations: 888-540-9403	www.clarkebenefits.com
BlueCross BlueShield of SC	Medical Benefits	General Number for Health Claims	1-888-410-2227	www.southcarolinablues.com www.southcarolinablues.com (My Health Toolkit)
BlueCare OnDemand	Telemedicine	BlueCare OnDemand	1-877-337-6622	www.bluecareondemandsc.com
OptumRX	Prescription Drugs or Pharmacy related issues	OptumRx	1-855-811-2218 (Retail & Mail Order) 1-877-259-9428 (Specialty Pharmacy)	
Dental Insurance	Dental Insurance Benefits	Guardian	1-800-986-3343	www.Guardianlife.com
Vision Insurance	Vision Insurance Benefits	Guardian	1-800-986-3343	www.Guardianlife.com
Life Insurance	Life & Accidental Death & Dismemberment Benefits	Guardian	1-800-986-3343	www.Guardianlife.com
Disability Insurance	Short Term Disability and Long Term Disability	Guardian	1-800-986-3343	www.Guardianlife.com
Worksite Benefits	Critical Illness & Accident Coverage	Colonial	1-800-325-4368	www.coloniallife.com
Enrollment	Employee Navigator	Clarke & Company Benefits	803-253-6997	www.employeenavigator.com