

# 2022 EMPLOYEE BENEFITS



# CONTENTS

- MEDICAL .....4
- HEALTH INCENTIVES ACCOUNT.....5
- HEALTH REIMBURSEMENT ACCOUNT.....6
- MY HEALTH TOOLKIT .....7
- DENTAL .....8
- VISION .....9
- BASIC LIFE INSURANCE AND VOLUNTARY LIFE INSURANCE .....10
- DISABILITY .....11
- HEALTH SAVINGS ACCOUNT .....12
- ACCIDENT POLICY .....13
- CRITICAL ILLNESS POLICY .....14
- CBIZ ENROLLMENT.....15
- CONTACT INFORMATION.....16

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/travelers-rest-benefit-information>



**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 2021 elections.**

## WHEN TO ENROLL

**Our online enrollment system, CBIZ EMS will be open from December 1st – December 11<sup>th</sup>, 2020.**

**You will not be allowed to make changes until next year's Open Enrollment which will be December 2021 without a qualifying event.** 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 McCrory Construction regular full-time employee, you are eligible for benefits. Employees who average 25 hours per week and are not temporary are considered full time employees. You are also eligible to cover your family members in the medical, dental, vision, and voluntary life insurance through McCrory Construction employer sponsored benefit plans.

## HOW TO ENROLL

All employees will enroll through CBIZ. Each employee will receive instructions on how to elect your benefits online. If you do not want you will still need to logon to CBIZ and confirm your 2021 elections.

## CONTRIBUTION

The McCrory Construction contributes towards your medical coverage and provides employees with 2x your salary in basic life insurance and long-term disability. You also have the option of electing, dental, vision, critical illness and accident as well as purchasing additional life insurance and short-term disability through payroll deductions.

# MEDICAL

	Employee Bi-Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Traditional Health Plan	\$58.53	\$378.38	\$342.40	\$477.94
HDHP Health Plan	\$14.93	\$319.73	\$289.37	\$403.40

## BlueCross BlueShield

	In Network Benefits	
	Traditional Plan	HDHP Plan

### Point of Service Benefits

Primary Care Physician	\$25 co-pay	Deductible
Specialist Physician	\$35 co-pay	Deductible
Preventive Screenings (HCR A&B) Preventive Maximum	\$0 co-pay	\$0 co-pay
Urgent Care	\$35 co-pay	Deductible
Chiropractic	\$25 co-pay (24 visits)	Deductible
Emergency Room Facility	Deductible/Coinsurance	Deductible
Prescription Drugs	\$20 Generic, \$40 Preferred, \$70 Non-preferred, \$125 Specialty	Deductible

### Major Medical Benefits

Deductible	\$3,000 (2x per family) (+HRA)	\$5,000 (2x family) (+HRA)
Coinsurance	\$4,000 (2x per family)	NA
Coinsurance Percentage	70% BCBS/30% employee	100%
Max Out of Pocket	\$7,900 (2x family) (Ded., Coin., Copays)	\$5,000 (2x family)
Hospital In and Out-Patient	Deductible & Coinsurance	Deductible

	Out of Network Benefits	
--	-------------------------	--

Deductible	\$4,000 (2x family)	\$8,000 (2x family)
Max. Out of pocket	\$9,000 (2x family)	\$16,000 (2x family)
Coinsurance	50% BCBS/50% employee	50% BCBS/50% employee
Lifetime maximum	Unlimited	Unlimited



# Health Incentive Account

It pays to make healthy choices

With a Health Incentive Account (HIA), it pays to take care of your health. This is a *free* incentive program that encourages you to take simple steps toward a healthier lifestyle. By participating, you can lower your health insurance deductible!

## How does it work?

Complete health-related activities to lower your deductible each calendar year. When you complete two activities, you can receive the maximum deductible credit.

Activities include:

- Completing your Rally® Health Survey
- Completing three Rally Missions
- Having a wellness screening

Rally is a product of Rally Health, Inc., an independent company that offers a digital health platform on behalf of BlueCross BlueShield of South Carolina.



## Who can participate?

Employees and their spouses can earn deductible credits. Dependents are not eligible.

## Your activity dashboard

To see eligible activities and track your progress, go to your Rally account and select the Rewards tab.

To get started:

- Go to [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com).
- Log in to [My Health Toolkit](#)®. If you do not already have a My Health Toolkit account, click Register Now and enter your ID card number and date of birth.
- After logging in, select the [Wellness](#) tab, then select [Rally](#).

## How much can you earn?

- Each HIA activity is worth **\$375 - PPO** or **\$625 - HDHP**
- Employees and spouses can complete two activities each to earn an individual maximum credit of **\$750 - PPO** or **\$1,250 - HDHP**

## Where can you see the deductible credits you've earned?

The deductible credit(s) will appear inside My Health Toolkit.

To view your deductible credit:

- Log in to [My Health Toolkit](#).
- Select the [Benefits](#) tab, then select [Claims Status](#).
- Your HIA credit will appear in the [Claims Status List](#).



BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association.

EE-1214B-11-2018

# Health Reimbursement Account (HRA)

**New:** Effective 1/1/2021, we are adding an HRA (Health Reimbursement Account) to our medical plan. With the HRA, we have the ability to reduce the annual increase that was passed down to McCrory Construction and take on the responsibility of those claims internally. The HRA will cover the employee and any family members covered.

**HRA w/the Traditional Plan:** The new deductible is \$3,000 and the HRA will cover the last \$1,000 of the member’s deductible. The member will be responsible for the first \$2,000 but have the ability to earn \$750 per adult through the Health Incentives Account. (2 credits earned/\$375 each)

**HRA w/the HDHP Plan:** The new deductible is \$5,000 and the HRA will cover the last \$1,500 of the member’s deductible. The member will be responsible \$3,500 but you have the ability to earn \$1,250 per adult through the Health Incentives Account. (2 credits earned/\$625 each)

**Points to consider:**

1. Your medical claims will automatically be sent to process through the HRA after BCBS has processed them.
2. Your provider will be paid directly by Benefit Coordinators and our HRA plan.
3. If you are on the HDHP plan and you have a pharmacy claim, you will be responsible for that claim and then will be reimbursed through direct deposit.
4. Your HIA credits are worth more this year, therefore you have less financial exposure in your deductible in 2021 than you did in 2020, **if you earn your HIA credits and earning them early is advised, if not earned this amount will also be your responsibility.**

Example on the HDHP Plan with BCBS Health Incentive Account and Health Reimbursement Account	
\$5,000	McCrory Construction’s HRA pays the last \$1500
\$4,500	
\$3,500	HIA pays \$625
\$2,875	2x / Adult Covered*
\$2,250	Employee pays \$2,250  (HIA & EE expense can happen at any time but must come first)
\$2,000	
\$0	

\*covered adults can only earn HIA Credits.

# My Health Toolkit<sup>®</sup>

## Your health benefits at your fingertips

Your health plan makes it easy to find answers about your benefits. My Health Toolkit is a one-stop destination for managing those benefits.

### My Health Toolkit App

#### 1. Learn more about your coverage

Look up your medical coverage, deductible and out-of-pocket spending.

#### 2. Check medical claims

View the status of a current or previous medical claim, the date of services, the amount charged by your provider and the amount you may owe.

#### 3. View your identification card

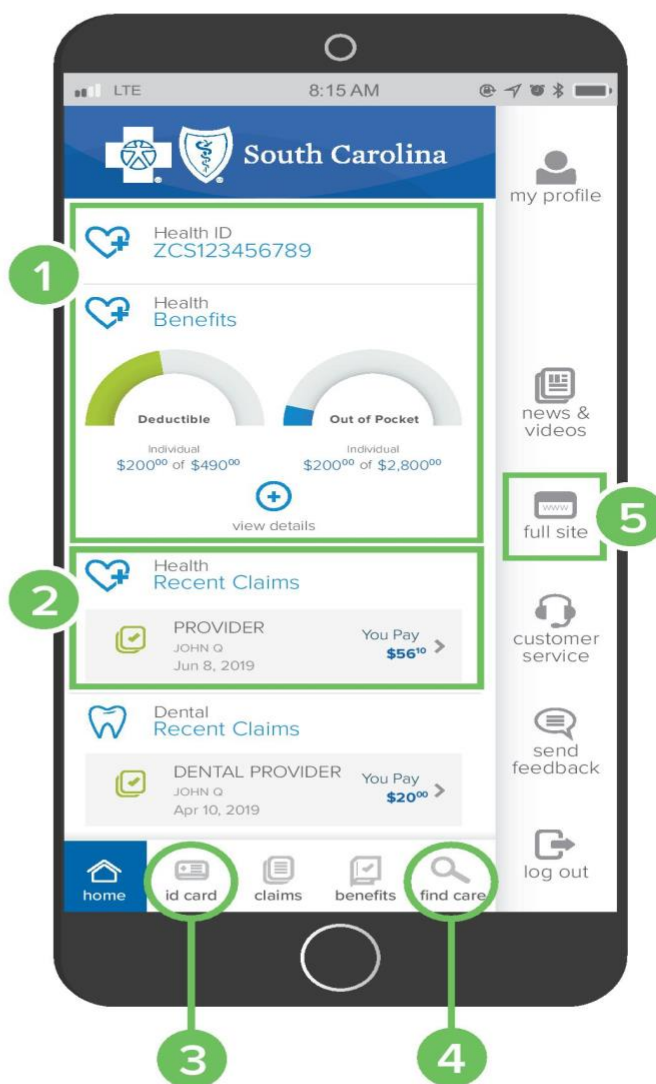
You can access and share an electronic version of your card.

#### 4. Shop for care

Use the **Find Care** link to view a list of network doctors and medical facilities in your area. Check out features like patient reviews, quality information and accepting new patients.

#### 5. Access our full site

The link to our website allows you to order a replacement membership card and many other tasks.



# DENTAL

## Dental Cost

Dental Cost	Employee Bi-Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>BCBS Dental Plan</b>	\$19.23	\$36.93	\$47.63	\$57.35

## Blue Cross

### In and Out of Network Benefits

#### Plan Benefits

Preventive	Pays 100% of costs (UCR)
Basic Services	80%
Major Services	50%
Deductible	\$50/individual \$150/family
Annual Maximum Per Insured	\$1000

We offer employees and their families a comprehensive dental plan. Our dental plan is administered by BCBS. 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 <https://www.bcbssc.com/>





# VISION

## Vision Cost

	Employee Bi-Weekly Deductions			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
PEP Vision Plan	\$4.80	\$8.95	\$9.74	\$15.23

## Physicians Eyecare

### In and Out of Network Benefits

#### Plan Benefits

Eye Exam	Annual
Allowance	\$225 material allowance every 12 months towards materials (frames, contact lenses) With a \$25 copay
Discount	Discounts of 10-15% on refractive surgery including LASIK at participating providers
Exam Copay	\$15 (Covered once every 12 months)

On Vision - Benefits are always stronger when using a network provider, please go to [www.physicianseyecareplan.com](http://www.physicianseyecareplan.com) or contact 1-800-368-9609



# VOLUNTARY LIFE INSURANCE

## Mutual of Omaha

Regular full-time employees working 30 hours per week or more hours per year are provided with the option to enroll in voluntary life insurance. Our coverage includes accidental death & dismemberment coverage (See the certificate of coverage for dismemberment benefits). You can purchase coverage on yourself, your spouse and dependents. Please view your enrollment on CBIZ for the cost of voluntary term life insurance for yourself. Coverage can be purchased for the employees in \$10,000 increments and the spouses in \$5000 increments. A spouse's benefit cannot exceed 50% of what the employee elects. All premiums are based on the employee's age. Child(ren) can be insured with a minimum of \$2,000 and max of \$10,000. **If you did not elect coverage when you were originally eligible (initial enrollment), you will need to complete an Evidence of Insurability questionnaire.**

# BASIC LIFE INSURANCE

## Mutual of Omaha

McCrary Construction provides you a Basic Term Life policy in the amount of 2x your salary at no cost to you. Our coverage includes accidental death & dismemberment coverage and is convertible if you leave employment. You have 31 days from the date of termination to convert your coverage (see HR for details). We also offer the ability to purchase additional amounts of coverage through payroll deductions. (above)



# DISABILITY

McCrorry Construction provides their employees Long Term Disability. Long Term Disability will pay you a monthly benefit (60% of your income) if you have to be out of work due to injury or sickness. You also have the option of buying Short Term Disability. \*\*If you do not currently have short term disability, you will need to fill out an Evidence of Insurability to apply. This is a voluntary coverage and the cost is based on your income and age.

## Mutual of Omaha

### Long-Term Disability

#### LTD Benefits

Monthly Benefit	Up to a max. of \$5000 per month (\$7000 for those on plan 1)
Income Replaced	60%
Elimination Period	90 days
Partial Disability Paid	Yes
Benefit Payable	SSNRA*
Cost of Coverage	Employer Paid

\*If still working after SSNRA, benefit will pay based on a schedule.

## Mutual of Omaha

### Short-Term Disability

#### STD Benefits

Weekly Benefit	Up to a max. of \$1150 per week
Income Replaced	60%
Elimination Period	7 Days for accident or sickness
Partial Disability Paid	Yes
Benefit Payable	12 weeks
Cost of Coverage	See CBIZ for your biweekly cost

# HEALTH SAVINGS ACCOUNT

McCrorry Construction provides you the opportunity to pay for out-of-pocket medical, dental, and vision with pre-tax dollars through a Health Savings Account. The Health Savings Account is an option for you if you are enrolled in the HDHP medical plan. The McCrorry Construction will contribute funds to this account if you opt for this plan (and per the IRS are not covered on any other traditional medical plan). You can also contribute to this account. The max contribution for 2021 is \$3,600 for single coverage or \$7,200 for employee + dependent coverage. At the age of 55 you can contribute an additional \$1,000 for “catch up contributions”. This account value rolls over year to year. The Bank will continue to contribute \$900 annually to your Health Savings Account, they will make the contribution monthly. Please remember that the total allowed contribution is including the bank’s contribution.

# BENEFIT WEBPAGE

We have created a webpage for McCrorry Construction. This webpage houses all of your benefit summaries for medical, dental, vision, disability, and life. Also found on this webpage will be all of the required documents for HealthCare Reform. The CHIPRA notice, Summary of Benefits and Coverage, Women’s Health Notice, and many more. We want to make it easier for you to manage your benefits; on this webpage we also have your Blue Cross preferred drug list, quantity management list for prescriptions and prior authorization drug list. The link to this site: <http://clarkebenefits.com/travelers-rest-benefit-information>



# ACCIDENT BENEFIT

Guardian	Monthly Deductions			
	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Accident Plan	\$6.98	\$11.97	\$12.15	\$17.13

## Plan Highlights:

## Benefit payable to insured:

Death Benefit	\$50,000 (EE), \$25,000 (SP), \$5,000 (CH)
Accident Coverage	Off Job
Portability	Included
Catastrophic Loss	Quadriplegia, loss of speech, hearing or Cognitive Function 100%, Hemiplegia/Paraplegia 50%
Common Carrier	200% of AD&D
Common Disaster	200% of Spouse AD&D
Dismemberment	25% of AD&D
Seatbelt and Airbag	\$10,000/\$15,000
Reasonable Accommodations to home or vehicle	\$2,500
Accident Emergency Room	\$200
Accident Follow-Up doctors	\$75 up to 6 treatments
Air Ambulance/Ambulance	\$1,500/\$200
Appliance (wheelchair, brace, crutches etc)	\$125
Blood/Plasma/Platelets	\$300
Burns	Ranging for degree and length
Children Organized Sports	20% increase to your child's benefit
Chiropractic Visits	\$50 per visit up to 6 visits
Coma	\$12,500
Concussion	\$100
Dislocation	Schedule up to \$4,800
Diagnostic Exam	\$200
Emergency Dental Works	\$400 crown \$100/extraction
Fracture	Schedule up to \$6,000
Hospital Admission	\$1,250
Hospital confinement	\$250/day up to a year
Hospital ICU Admission	\$2,500
Hospital ICU Confinement	\$500/day up to 15 days
Initial Physician's Office/Urgent Care	\$100
Joint Replacement	\$1750-\$3500
Laceration	Schedule up to \$500
Lodging	\$150/day up to 30 days
Therapy Services	\$35/day up to 10 days
Surgery	Up to \$1500 (Hernia \$200)
X-Ray	\$40
Tendon/Ligament/Rotator Cuff	\$750(1) \$1500 (2+)

Please see the full certification for any additional restrictions, if applicable.

# CRITICAL ILLNESS

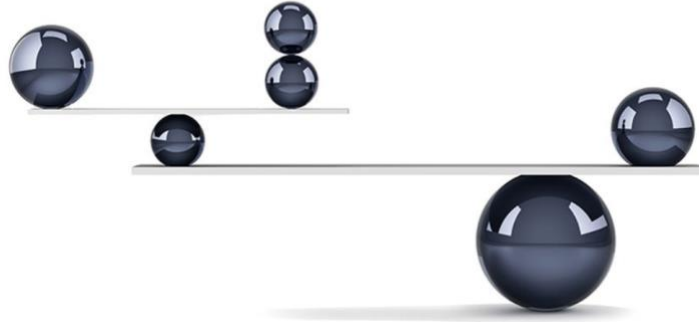
\*\*See Pricing in CBIZ

For this Critical Illness:	The plan will pay this % of the face amount.
Invasive Cancer	100%/50% (first/second)
Carcinoma in Situ	30%
Benign Brain Tumor	75%
Skin Cancer	\$250 per lifetime
Heart Attack	100%/50%
Stroke	100% /50%
Heart Failure	100%/50%
Coronary Arteriosclerosis	30%
Organ Failure (including Kidney)	100%/50%
Addison's/Huntington's Disease Multiple Sclerosis	30% (Initial Diagnosis)
Alzheimer's Disease	50% (initial Diagnosis)
Loss of Hearing, Sight, or Speech	100%
Parkinson's Disease	100%
Severe Burns	100%
ALS	100%
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs
Coma	100%

Childhood Conditions	
Cerebral palsy	100%
Cleft Lip/Palate	100%
Club Foot	100%
Cystic Fibrosis	100%
Downs Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type 1 Diabetes	100%

Important Notes:
<ul style="list-style-type: none"> <li>➤ Lump Sum Benefit; \$5,000 to \$20,000</li> <li>➤ Employee must be insured in order to elect benefits for dependents</li> <li>➤ Spouses can enroll in 50% of the employee Benefit</li> <li>➤ Eligible Child(ren) to age 26 (25% of the employee's lump sum)</li> <li>➤ Guarantee Issue is \$20,000 for employee and \$10,000 for Spouse (at initial enrollment/under age 70)</li> <li>➤ A 12/12 Pre-Existing Condition exclusion will apply.</li> <li>➤ Reduction in benefit by 50% at age 70</li> <li>➤ \$50 Wellness Benefit for certain wellness exams</li> <li>➤ Portable</li> <li>➤ If you did not take at initial enrollment evidence of insurability and approval will be required</li> </ul>

Please see the full certification for any additional restrictions, if applicable.



## CBIZ EMS

We have created an online enrollment portal for you. Current elections will rollover, but employees will need to login to CBIZ and confirm their elections or make changes for 2021. Login to [www.cbizems.com](http://www.cbizems.com) by entering your User ID and Password. Within the Change Events Card in your Employee Portal Homepage, click “Begin Event” under the Open Enrollment event. The McCrory Construction medical plan also meets the definition of minimum value and affordability under Healthcare reform, therefore you cannot decline the plan and get a subsidy through healthcare.gov. If there are any questions regarding coverage, please reach out to Jennifer Holly or Margrett Winegard of Clarke and Company Benefits.

Dependents will age off the all plan at 26, it is your responsibility to contact HR.

**CBIZ**

User ID:

Password:

**Log In**

[First Time User](#)   [Reset ID and Password](#)   [System Requirement](#)

# CONTACT INFORMATION

## Clarke and Company

Jennifer Holly  
[jholly@clarkebenefits.com](mailto:jholly@clarkebenefits.com)  
(864) 232-6723

Margrett Winegard  
[mwinegard@clarkebenefits.com](mailto:mwinegard@clarkebenefits.com)  
(803) 253-6997

All other locations  
(888) 540-9403

H S A Questions/Information  
[www.clarkebenefits.com/hsa](http://www.clarkebenefits.com/hsa)

CBIZ  
[www.cbizems.com](http://www.cbizems.com)

## Physician Network Info

Blue Cross Blue Shield  
<http://www.bcbssc.com/members/findaprovider.aspx>  
Doctor and Hospital provider lookup  
Enter in doctor's name or specialty and your zip code.

## Vision Network Info

Physicians Eyecare Plan  
<https://www.physicianseyecareplan.com/>

## Dental Network Info

Blue Cross Blue Shield  
<http://www.bcbssc.com/members/findaprovider.aspx>  
Dental provider lookup



CLARKE & COMPANY  
BENEFITS LLC