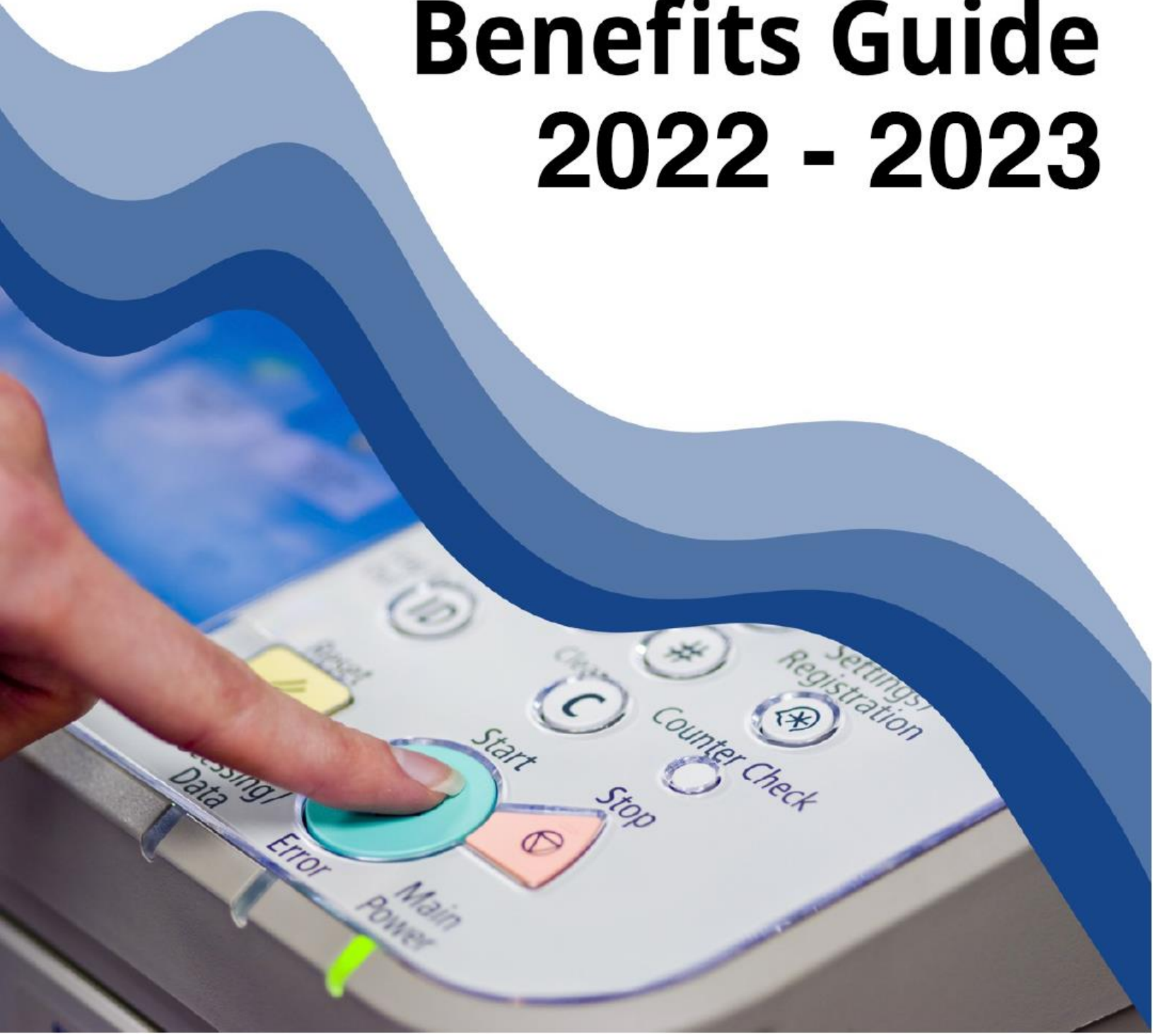




DOVE TECHNOLOGIES

Employee Benefits Guide 2022 - 2023



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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

Your new hire open enrollment period is the time you elect employee benefits to meet your needs. After the new hire enrollment period concludes, to make any changes you will have to 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/partner, child or other qualified dependent, change in residence due to an employment transfer, commencement or termination of adoption proceedings, or change in spouses/partners employment status. Please note medical insurance is effective on the first of the month following your date of hire. All other benefits will be effective first of the month following 60 days of employment.

Enrollment Checklist

- ❖ Learn about your benefit options in this guide.
- ❖ Visit the Dove Technologies employee web portal: www.clarkebenefits.com/dove-benefits/
- ❖ Decide the best benefit options for you and your family.
- ❖ Consider enrolling in our Wellness Program called Rally. Take a health assessment and get recommendations on leading a healthier lifestyle then earn Rally coins to win prizes.
- ❖ Complete the new hire enrollment form and return to Becky Munn in Human Resources.

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, vision, voluntary life, accident and critical illness plans.

HOW TO ENROLL

The first step is to review the benefit plans offered in this enrollment guide. Please complete the open enrollment form if you want to make changes. Please clearly note any changes on the form. Please return your enrollment form to Becky Munn in Human Resources.



Premium Summary

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

Medical Basic Plan	\$32.02	\$181.25	\$138.36	\$234.89
Medical Enhanced Plan	\$46.62	\$216.29	\$167.51	\$277.26
Dental Plan	\$5.58	\$11.41	\$13.11	\$19.35
Vision Plan	\$1.53	\$2.94	\$3.07	\$4.29
Basic Life/ADD&D	100% Employer Paid			
Optional Life (Employee, Spouse, Dependent)	Request from Human Resources			
STD	Request from Human Resources			
LTD	Request from Human Resources			



Medical



Plan Benefits	In Network Benefits BlueCross BlueShield National Network	In Network Benefits BlueCross BlueShield National Network
	Basic Plan	Enhanced Plan
Primary Care Physician	\$35 co-pay	\$35 co-pay
Specialist Physician	\$60 co-pay	\$60 co-pay
Preventive Screenings Preventive Maximum	100% of Allowable Charge	100% of Allowable Charge
Blue CareOnDemand	\$25 co-pay; then 100%	\$30 co-pay
Chiropractic Benefit	Deductible, then 50% (\$500 annual maximum)	Deductible, then 50% (\$500 annual maximum)
Prescription Drugs Monthly at Pharmacy (Mail- order Available in Standard Plan)	Tier 1: \$15 co-pay Generic Tier 2: \$40 co-pay Preferred Tier 3: \$70 co-pay Non-Preferred Tier 4: \$125 Specialty	Tier 1: \$15 co-pay Generic Tier 2: \$40 co-pay Preferred Tier 3: \$70 co-pay Non-Preferred Tier 4: \$125 Specialty
Deductible	\$3,500 (3 times Family)	\$1,250 (3 times Family)
Health Incentive Account	See Page 6 and 7. HIA reduces deductible amount.	See Page 6 and 7. HIA reduces deductible amount.
Coinsurance Percentage (after deductible is met)	70% BCBS / 30% Employee	80% BCBS / 20% Employee
Coinsurance Maximum	\$5,050 (2x family)	\$5,500 (2x family)
Max Out of Pocket	\$8,550 (2x family)	\$7,900 (2x family)
Hospital In-Patient	\$350 Copay, then 30%	\$350 Copay, then 20%
Hospital Out-Patient	Deductible, then 30%	Deductible, then 20%
Emergency Room Facility	Deductible, then 30%	Deductible then 20%
Life Maximum	Unlimited	Unlimited
	Out of Network Benefits	Out of Network Benefits
Deductible	\$8,000 (3x family)	\$8,000 (3x family)
Max. Out of pocket	\$10,000 (2x family)	\$10,000 (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 benefit period. 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 exam
- ◆ Registering for My Health Novel™

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.

Before you can earn your rewards, please confirm on the Rewards page that you've registered for My Health Toolkit®.

To get started:

- ◆ Go to www.SouthCarolinaBlues.com.
- ◆ Log in to **My Health Toolkit**. If you do not already have a My Health Toolkit account, select Register Now and enter your ID card number and date of birth.
- ◆ After logging in, select the **Wellness** tab, then select **Rally**.



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**.

How much can you earn?

- ◆ **Each activity is worth**
- ◆ **Employees and spouses can complete two activities each to earn an individual maximum credit of**



Option 1: Complete your Rally Health Survey

Take a fun and interactive health survey to get your Rally age — a number that can be higher or lower than your physical age based on your lifestyle and risk factors.

Option 2: Complete three Rally missions

Improve the way you move, care, feel or eat by adding missions to your daily routine. You can choose missions as soon as you receive your Rally age. Make sure you follow the instructions to check in daily or weekly. After four weeks, your mission is complete!

Option 3: Register for My Health Novel

It's a free program that links you with mobile apps and other resources and tools, to make a doable plan for reaching your health goals.

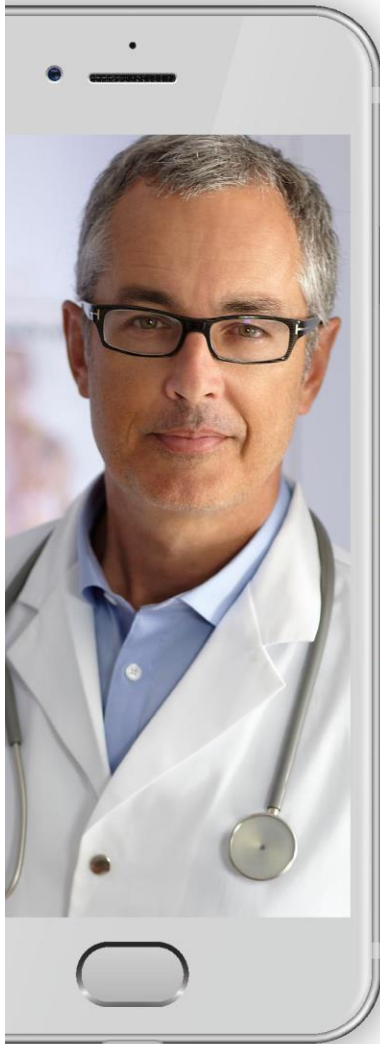
Option 4: Have a wellness exam

Complete your annual wellness exam using an in-network doctor. Women may complete a routine wellness exam or an annual gynecological exam. Once your doctor files the claim for your visit, you will receive your reward. Schedule your exam as far in advance as possible to ensure you receive the credit before the end of your benefit year.



HERE'S TO YOUR HEALTH

Download our making-your-life-easier mobile apps.



My Health Toolkit®

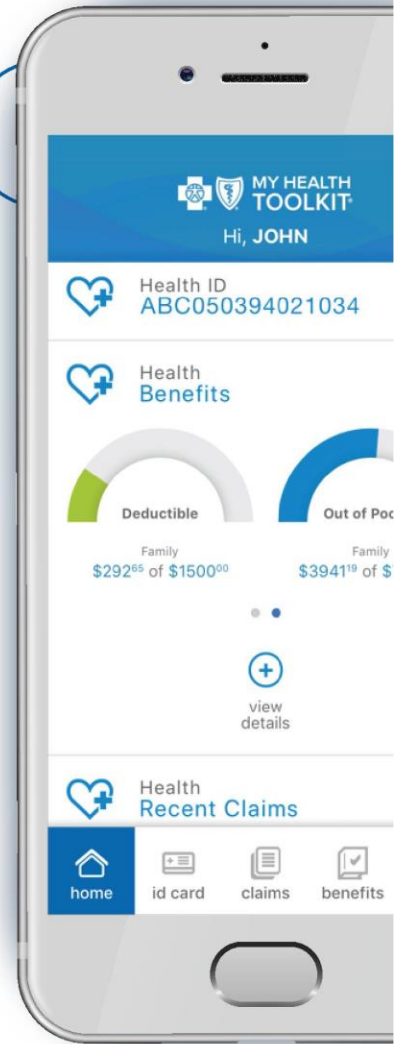
Your insurance benefits are with you wherever you go, whenever you need them with the My Health Toolkit app.

- Use your digital ID card wherever, whenever
- Check the status of your claims
- Check your coverage for services
- Find a local, in-network provider
- And more!

Blue CareOnDemand™

Video chat with a doctor anytime, anywhere with the Blue CareOnDemand app. Virtual visits can be used for conditions like:

- Cold and flu symptoms
- Bronchitis and other respiratory infections
- Urinary tract infections
- Ear infections
- Pinkeye, rashes and other skin irritations
- Allergies
- And other non-emergency issues



My Health Toolkit and Blue CareOnDemand are both available on the App Store and Google Play. **Download them today!**



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



EE-1342-12-2019

Get started today

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

Step 1: If you haven't already downloaded our app, visit the App Store or Google Play store and search **My Health Toolkit**. Once you have downloaded the app, create an account if you don't already have one.

Option 1: Enter your member ID located on the front of your BlueCross insurance card, along with your date of birth. When submitting your member ID, make sure you include both the alpha prefix and the numbers.

Option 2: If you don't have your insurance card, enter the Social Security number associated with the health plan and your date of birth.

Step 2: To create your profile, choose a username and password.

Next, select a security question and security answer. If you ever forget your username or password, you will be asked to answer the security question instead. Then, enter your email address and confirm.

Step 3: To complete your registration, don't forget to set your preference on how you want to receive your Explanation of Benefits (EOB) and how you prefer to be contacted.



Manage your benefits on the go

Search **My Health Toolkit** and look for the icon above. You can also visit www.SouthCarolinaBlues.com and create your My Health Toolkit account online.



Dental

Plan Benefits	Plan Benefits
	In Network
Preventive	Pays 100% of costs (UCR)
Basic Services	Pays 100% of costs (UCR)
Major Services	Pays 50% of costs (UCR)
Deductible	\$50/Individual \$150/Family Only applies to Out of Network Basic and Major Services
Annual Maximum/Insured	\$1,000 (Per Person Per Calendar Year Maximum Payable Benefit)

Dove Technologies offers employees and their families a comprehensive dental plan. Our dental plan is administered by Blue Cross Blue Shield of SC. Our plan includes coverage for Preventive, Basic, Major and Orthodontia services (see certificate for full coverage details). You may visit the dental provider of your choice but we also have a network available. Using an In-Network provider will allow for the highest level of coverage. Out of pocket costs using an Out of Network Provider will be more than using a In Network provider. Costs using an Out of are lower than an out of network providers. You can access the provider network by going to www.southcarolinablues.com and enter your zip code or your dentist's name. You do not have to be enrolled in the medical plan to enroll in dental coverage.

*UCR = Usual, Customary, and Reasonable Costs



Vision

Plan Benefits	Plan Benefits
	In Network
Comprehensive Eye Exam (once per 12 months)	\$0 Co-Pay
Standard Contact Lens Exam	Standard - Up to \$40 Premium- 10% off retail price
Frames *(Once per 12 months)	\$150 allowance
Standard Plastic Lenses (Single, Bifocal, Trifocal & Lenticular)	\$0 Copay
Standard Progressive Premium Progressive Tier 1-3	\$65 Copay Up to \$110 Copay
Other Lens Options (UV coating, Anti-Reflective, Progressive Bi-Focal, Scratch-Resistance)	Up to \$75 per option
Contact Lenses* (Once per 12 months)	\$150 allowance (Covered in Full after copay if medically necessary)
Network	Eyemed

*Allowance of \$150 is for Frames or contact lenses, not both.

Dove Technologies offers employees and their families a comprehensive vision plan. Our vision plan is administered by BCBS of SC. Our plan includes an annual eye exam, material allowances, material co-pays and other discounts. You may visit the vision 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 can access the Eyemed provider network by going to www.southcarolinablues.com and enter your zip code in the provider search. You do not have to be enrolled in the medical plan to enroll in the vision coverage.





Basic Term Life and Accidental Death & Dismemberment Insurance

- ❖ **Employee Group Term Life** is provided to all full-time employees. The life benefit is \$15,000. The life insurance benefit reduces by age: 35% at 65; 50% at 70; and 65% at 75.
- ❖ The **AD&D** benefit matches your Basic Term Life insurance benefit.
- ❖ **Employees** have the option to purchase additional Voluntary Life insurance on themselves, spouse/partner, and dependent children to age 26. This coverage is **guarantee issue** at **date of hire**. After hire, evidence of insurability is required.
- ❖ **Employee Option:** \$10,000 increments to a guarantee issue max of \$150,000. Life Insurance benefit amount may not exceed \$300,000- or 5-times annual earnings. The same benefit reduction scale applies as noted above.
- ❖ **Dependent Spouse/Partner Option:** \$5,000 increments to a max of \$150,000. The guarantee issue limit for spouses/partners for new hires is \$20,000.
- ❖ **Dependent Child(ren) Option:** Up to \$10,000.
- ❖ **Evidence of Insurability** will need to be completed on additional life insurance requests during Annual Enrollment. Guarantee Issue is only at date of hire. After the new hire waiting period, to apply for coverage you will need to complete Evidence of Insurability.
- ❖ **Important Note** The spousal or dependent life insurance amount may not exceed 100% of the amount of your (employee) life insurance amount.

Long Term Disability (LTD)



<i>Plan Benefits</i>	Long Term Disability	
	All Employees	
Monthly Benefit Max	Up to \$8,333 per month	
Income Replaced	60%	
Elimination Period	90 Days	
Definition of Disability	24 months own occupation	SSNRA Any Occupation
Partial Disability Paid	Yes	
Benefit Payable	To SSNRA (See Schedule of Benefits for more information)	
Costs	See BenefitFirst for costs	

As a full-time benefits eligible employee you have the opportunity to purchase Long Term Disability through a group plan sponsored by Dove Technologies. The disability benefit amount is 60% of eligible base monthly earnings to a maximum benefit of \$8,333 per month. The premiums are paid by you on a post-tax basis; therefore, any benefit you receive will not be taxable to you. **Evidence of Insurability (EOI) will be required if you did not enroll into LTD when you were originally hired.**



Short Term Disability (STD)

<i>Plan Benefits</i>	Short Term Disability
	All Employees
Weekly Benefit Max	Up to \$1,667 per week
Income Replaced	60%
Elimination Period	7 days accident/7 days sickness
Partial Disability Paid	Yes
Benefit Payable	Up to 90 days
Late Enrollees	Must complete Evidence of Insurability
Costs	See BenefitFirst for Costs

As a full-time benefits eligible employee you have the opportunity to purchase Short Term Disability through a group plan sponsored by Dove Technologies. The disability benefit amount is 60% of eligible base weekly earnings to a maximum benefit of \$1,667 per month. The premiums are paid by you on a post-tax basis; therefore, any benefit you receive will not be taxable to you. Evidence of Insurability (EOI) will be required if you did not enroll into STD when you were originally hired.



Employee Assistance Program

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program¹ (EAP) which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)² and all household members can contact master's-degreed clinicians 24/7 by phone, online, live chat, email and text. There's even a mobile EAP app. Receive referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three face-to-face assessment and counseling sessions per issue. EAP services can help with:

-  Depression, grief, loss and emotional well-being
-  Family, marital and other relationship issues
-  Life improvement and goal-setting
-  Addictions such as alcohol and drug abuse
-  Stress or anxiety with work or family
-  Financial and legal concerns
-  Identity theft and fraud resolution
-  Online will preparation

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, travel, daily living and care for your pet, child or elderly loved one.

Online Resources

Visit workhealthlife.com/Standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

With EAP, assistance is immediate, personal and available when you need it.

Contact EAP

888.293.6948
TDD: 800.327.1833

24 hours a day,
seven days a week

workhealthlife.com/Standard3



NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

¹ The EAP service is provided through an arrangement with Morneau Shepell, which is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives. This service is only available while insured under The Standard's group policy.

² Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

Employee Assistance Program-3
SI 17201 (7/17) EE

Dove Technologies Benefits Resources/Annual Enrollment Benefits Guide

	For questions about	Contact	Phone Numbers	Online
Health	Blue CareOnDemand (Telehealth)	Download the smartphone app	1-800-760-9290	www.southcarolinablues.com
	Medical Benefits	BlueCross BlueShield	1-800-760-9290	www.southcarolinablues.com
	Prescription Drug Benefits	OptumRx	1-855-811-2218 (Retail & Mail Order) 1-877-259-9428 (Specialty Pharmacy)	www.southcarolinablues.com
	My Health Toolkit	BlueCross BlueShield	1-800-760-9290	www.southcarolinablues.com (My Health Toolkit)
Dental	Dental Benefits	BlueCross BlueShield	1-800-760-9290	www.southcarolinablues.com
Vision	Vision Benefits	BlueCross BlueShield/Eyemed Network	1-800-760-9290	www.southcarolinablues.com
Disability	Long Term Disability	The Standard	1-866-679-3054	www.standard.com
	Short Term Disability	The Standard	1-866-679-3054	www.standard.com
Life	Basic and Voluntary Life Insurance Plans	The Standard	1-866-679-3054	www.standard.com
Work/Life Assistance	Employee Assistance Plan	The Standard	1-888-327-1833	www.standard.com/eforms/17201.pdf
Clarke & Company Benefits	<i>For questions pertaining to any of the benefits listed in this guide.</i>	Amy Colgate acolgate@clarkebenefits.com Edwin Croft ecroft@clarkebenefits.com	803-253-6997 888-540-9403	acolgate@clarkebenefits.com ecroft@clarkebenefits.com



CLARKE & COMPANY
BENEFITS LLC