



2023

Benefits Enrollment Guide

Southern Mutual
Church Insurance



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The following descriptions of available benefit elections options, are purely informational and have been provided to you for illustrative purposes only. Payment of benefits will vary from claim to claim within a particular benefit option and will be paid at the sole discretion of the applicable insurance provider for each benefit option. The terms and conditions of each applicable policy or certificate of coverage will provide specific details and will govern in all matters relating to each particular benefit option described in this summary. In no case will any information in this summary amend, modify, expand, enhance, improve or otherwise change any term, condition or element of the policies or certificates of coverage that govern the benefit options described in this summary.

Presented by:



ENROLLMENT AND ELIGIBILITY

Offering a comprehensive and competitive benefits package is one way we recognize your contribution to the success of the organization and our role in helping you and your family to be healthy, feel secure and maintain work/life balance. This enrollment guide has been designed to provide you with information about the benefit choices available to you. Remember, open enrollment is your only opportunity each year to make changes to your elections, unless you or your family members experience an eligible "change in status."

How to Enroll in the Plans

Read your materials and make sure you understand all of the options available.

- Please Register at www.employeenavigator.com.
- Fill out any necessary personal information.
- Make your benefit choices.
- If you have questions or concerns, please contact your HR department.

Whom Can You Add to Your Plan?

Eligible:

- Legally married spouse
- Natural or adopted children up to age 26, regardless of student and marital status
- Children under your legal guardianship
- Stepchildren
- Children under a qualified medical child support order
- Disabled children 19 years or older
- Children placed in your physical custody for adoption

Ineligible:

- Divorced or legally separated spouse
- Common law spouse, even if recognized by your state
- Domestic partners, unless your employer states otherwise
- Foster children
- Sisters, brothers, parents or in-laws, grandchildren, etc.

Change in Status

Generally, you may enroll in the plan, or make changes to your benefits, when you are first eligible. However, you can make changes/enroll during the plan year if you experience a change in status. As with a new enrollee, you must submit your paperwork within 30 days of the change or you will be considered a late enrollee.

Examples of changes in status:

- You get married, divorced or legally separated
- You have a baby or adopt a child
- You or your spouse takes an unpaid leave of absence
- You or your spouse has a change in employment status
- Your spouse dies
- You become eligible for or lose Medicaid coverage
- Significant increase or decrease in plan benefits or cost

Did you know?



Open Enrollment is the only chance to make changes, unless you experience a "change in status."

PACKAGE OVERVIEW & CONTACT INFORMATION

Southern Mutual Church Insurance offers eligible employees a comprehensive benefit package that provides both financial stability and protection. Our offering provides flexibility for employees to design a package to meet their unique needs.

Effective January 1, 2023:

- Medical benefit plans with Blue Choice - www.bluechoicesc.com
- Dental benefit plan with Delta Dental - www.deltadental.com
- Vision benefit plan with Delta Vision/EyeMed - www.deltadentalSC.com/Vision
- Basic Life/AD&D, Voluntary Life/AD&D, Short-Term Disability, and Long-Term Disability plans with Mutual of Omaha - www.mutualofomaha.com

After you have enrolled in insurance coverage, you will receive additional information in the mail from the insurance carriers. This information will contain your personal identification cards. In the meantime, you can look up providers for your plans on the internet.

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MEDICAL PLANS

For this plan year, you can choose from the following medical options. Refer to the carrier benefits summaries for the exact benefit levels associated with your plan choice.

Carrier Name	BlueChoice HealthPlan			
Name of Plan/ Metallic Level	BlueChoice Advantage Plus 3500		BlueChoice Advantage Plus 3500 HDHP	
Type of Plan	Copay Plan with AmFirst		High Deductible Health Plan	
Office Visits	In Network	Out of Network	In Network	Out of Network
Primary	\$30	Deductible, then 50%	Deductible, then 0%	Deductible, then 20%
Specialist	\$60	Deductible, then 50%	Deductible, then 0%	Deductible, then 20%
Pharmacy				
Deductible	N/A	Out-of-Network Deductible, then 50%	Same as Medical	Deductible, then 20%
Tier 1	\$8		Deductible, then 0%	
Tier 2	\$25			
Tier 3	\$45			
Tier 4	\$70			
Tiers 5 & 6	\$125/\$175			
Common Services				
In-Patient Facility	Deductible, then 50%	Deductible, then 50%	Deductible, then 0%	Deductible, then 20%
Out-Patient Facility	Deductible, then 50%	Deductible, then 50%	Deductible, then 0%	Deductible, then 20%
Urgent Care	\$60	Deductible, then 50%	Deductible, then 0%	Deductible, then 20%
Emergency Room	\$300 Copay, then 50% Coinsurance		Deductible, then 0%	Deductible, then 20%
Annual Deductible				
Individual	\$1,000	\$7,000	\$3,500	\$7,000
Family	\$1,000 per person	\$14,000	\$7,000	\$14,000
Coinsurance	50%		0%	20%
Coinsurance Max/Annual Out of Pocket				
Individual	\$1,000	\$21,700	\$3,500	\$20,000
Family	\$1,000 per person	\$43,400	\$7,000	\$40,000
Maximum Benefits	Unlimited Lifetime Maximum		Unlimited Lifetime Maximum	

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Medical Plan Examples

For the Copay Plan Only

Claim Example 1: Bob has a hospital charge of \$2,700. He pays the first \$1,000 plus 50% of the \$1,700 balance, for a total of \$850.

Claim Example 2: Mary has a hospital charge of \$5,700. She pays the first \$1,000 plus 50% of the next \$2,000, for a total of \$1,000 more. Mary's total cost is \$2,000.

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HEALTH SAVINGS ACCOUNT (HSA)

The 2022 SMCI contribution to the Health Savings Accounts for employees enrolling in the HDHP will be \$500 for those with single coverage and \$1,000 for those who cover their spouse and/or dependents.

Option for High Deductible Health Plan (HDHP)

For employees who elect the HDHP, you have the option of opening a Health Savings Account (HSA). The HSA-eligible plan provides a way to save money that becomes available in future years for health care expenses.

- In 2023 individuals can contribute up to \$3,850 and families can contribute up to \$7,750 to their HSA (these totals represent the total of employee and employer contributions).
- If you are 55 or older, you can make a \$1,000 catch-up contribution.
- Contributions to an HSA can be made on a pre-tax or post-tax basis, and funds within the HSA grow without incurring taxes. Funds are withdrawn tax-free for healthcare related needs without having to file receipts, although you should keep your receipts in case you are ever audited.
- Money deposited in the HSA by the employee AND employer immediately become the employee’s asset and is portable.



Pre-Tax Plan	What is this account and how does it work?	2023 Maximum Contribution Allowed	Can money in accounts be “rolled over”?
Health Savings Account (HSA)	An HSA account can be funded with pre-tax dollars by you, your employer or both to help pay for eligible medical expenses.	<p>Employee only coverage: \$3,850</p> <p>Family coverage: \$7,750</p> <p>Catch up contribution (55 years of age or older): \$1,000</p>	Yes, amounts left in your HSA account roll over year to year and are portable if your employment with the company ends.

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FLEXIBLE SPENDING ACCOUNTS (FSA)

Who is Eligible and When

All Full-Time Employees working at least 30 hours each week. Please check with your HR representative for specific eligibility requirements. **If you enroll in the HDHP, you are only able to use the FSA for dental and vision claims, not medical. All employees are eligible to participate in the Dependent Care FSA if needed.**

Benefits You Receive

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Health Care Reimbursement FSA

This program lets employees pay for certain IRS-approved medical care expenses and prescriptions not covered by their insurance plan with pretax dollars. There are limits on salary reduction contributions to a health FSA offered under a cafeteria plan and is applicable to both grandfathered and non-grandfathered health FSAs. This limit will be indexed for cost-of-living adjustments. Some examples of eligible expenses include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

Dependent Care FSA

The Dependent Care FSA lets employees use pretax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

DENTAL PLAN



For this plan year, you can choose from the following dental option. Refer to the carrier benefits summary for the exact benefit level associated with your plan.

Carrier Name	Delta Dental of SC
Name of Plan	Delta Dental PPO Premier
Type of Plan	PPO
Class	In Network
Preventive	0%
Basic Restorative	Deductible then 20%
Major Services	Deductible then 50%
Orthodontia	50%
Plan Details	
Deductible applies to Preventive	No
Endodontics/Periodontics: Basic or Major	Basic
Orthodontics (Adult/Children)	Children
Waiting Periods Applied	No
Deductible	
Person - Calendar Year	\$50
Family - Calendar Year	\$150
Plan Maximums	
Calendar Year Max	\$1,500
Ortho Lifetime Max	\$1,000

Did you know?

One can of soda is the amount of sugar recommended for three days for a child. Sugary Sodas are a major risk factor for tooth decay*

*Source: American Dental Association (ADA)

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VOLUNTARY VISION PLAN

For this plan year, you can choose from the following vision option. Refer to the carrier benefit summary for the exact benefit level associated with your plan.

Carrier Name	Delta Vision - EyeMed
Name of Plan	Dynamic Select Plus 150 Plan
Exam	In Network
Copay	\$10 Copay
Frequency	12 Months
Lenses	
Frequency	12 Months
Single	\$25 Copay
Bifocal	\$25 Copay
Trifocal	\$25 Copay
Contacts Elective	\$150 Allowance plus 15% off Balance
Contacts Medically Necessary	\$25 Copay; \$250 Allowance
Frames	
Frequency	24 Months
Frames	\$150 Allowance plus 20% off Balance



Did you know?

Your eyes need a rest even while you're awake. Use the 20-20-20 rule to reduce eyestrain. After working for 20 minutes, look away about 20 feet in front of you for about 20 seconds.*

Source: National Eye Institute
<https://nei.nih.gov/health/healthyeeyes>

DeltaDentalSC.com/Vision
 (800) 529-3268

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LIFE AND AD&D INSURANCE PLAN

Basic Life – 100% Employer-Paid!

Carrier Name	Mutual of Omaha
Life Benefit	\$50,000
AD&D Benefit	Spouse: \$5,000 Child Over 14 Days: \$2,500
Age Reduction Benefit	Reduces to: 65% at age 65, then 50% at age 70
Portability & Conversion Privilege	Portability available through age 69, Conversion available for all employees
Waiver of Premium	Yes

Voluntary Life

Carrier Name	Mutual of Omaha
Employee Life and AD&D Benefit	\$10,000 Increments up to 5x Earnings
Dependent Life and AD&D Benefit	Spouse: \$5,000 Increments up to \$20,000 Child: \$2,000 Increments up to \$10,000
Portability & Conversion Privilege	Portability available through age 69, Conversion available for all employees
Waiver of Premium	Yes



DISABILITY INSURANCE – 100% Employer-Paid!

Short-Term Disability

Carrier Name	Mutual of Omaha
Benefit	60%
Maximum Weekly Benefit	\$1,500
Waiting Period-Accident	30 Days
Waiting Period-Sickness	30 Days
Duration of Benefits	9 Weeks

Long-Term Disability

Carrier Name	Mutual of Omaha
Benefit	60%
Maximum Monthly Benefit	\$7,500
Elimination Period	90 Days / End of Short-Term Disability
Duration of Benefits	SSNRA

Did you know?



Of today's 20 year-olds, just over 1 in 4 will become disabled before they retire.*

*Source: Council For Disability Awareness. "Disability statistics." July 3, 2013. Web Accessed November 10, 2014.

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EMPLOYEE DEDUCTIONS

Southern Mutual Church Insurance contributes 100% of Employee Only Cost and 50% of Dependent Cost toward the medical plans for each Employee electing Medical Coverage with BlueChoice.

Coverage Tier	Employee Monthly Cost	Employee Per Pay Period Cost
BlueChoice Advantage Plus Copay 3500		
Employee Only	\$0.00	\$0.00
Employee/Spouse	\$417.00	\$211.99
Employee/Child(ren)	\$312.88	\$153.63
Employee/Family	\$730.13	\$384.92
BlueChoice Advantage Plus HDHP 3500		
Employee Only	\$0.00	\$0.00
Employee/Spouse	\$406.00	\$203.00
Employee/Child(ren)	\$304.63	\$152.31
Employee/Family	\$710.63	\$355.31
Delta Dental		
Employee Only	\$0.00	\$0.00
Employee/Spouse	\$45.19	\$22.60
Employee/Child(ren)	\$54.83	\$27.42
Employee/Family	\$109.84	\$54.92
Delta Vision - EyeMed		
Employee Only	\$6.21	\$3.11
Employee/Spouse	\$11.63	\$5.82
Employee/Child(ren)	\$13.19	\$6.60
Employee/Family	\$19.23	\$9.62
Basic Life / AD&D	100% Employer Paid / No cost to you	
Voluntary Life / AD&D	See rates when enrolling through Employee Navigator	
Short Term Disability	100% Employer Paid / No cost to you	
Long Term Disability	100% Employer Paid / No cost to you	

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ACCIDENT INSURANCE

Accidents happen every day. NaturChem is offering Accident Insurance can help you deal with unexpected expenses through Unum. Benefit payments can help you with your medical deductibles and co-pays, and cover household expenses, which can begin to pile up if you must take time off from work. This coverage pays a member a scheduled amount for unexpected accidental injuries.



Carrier Name	UNUM
Initial Emergency Room Treatment	\$150
Major Diagnostic Exam (CT Scan, MRI or EEG)	\$100
Initial Hospitalization	\$1,000
Physician Follow-Up Visit	\$25 each (maximum of 2 visits)
Therapy Services (chiropractor, physical therapy, occupational)	\$25 each (maximum of 15 days)
Ambulance Benefit	Air - \$800 Ground - \$200
Be Well Benefit (once per covered person per calendar year)	\$50

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CRITICAL ILLNESS INSURANCE (DRAFT PAGE)



It takes a lot to beat a serious illness. Unfortunately, it can also cost a lot. Southern Mutual Church Insurance offers their employees to insure themselves if you or a family member suffers a serious illness like a stroke or heart attack, Critical Illness Insurance can help with expenses that medical insurance doesn't cover like deductibles or out of pocket costs, or services like experimental treatment. This coverage is available through Unum.

Carrier Name	Mutual of Omaha
Coverage Amount	\$10,000 or \$20,000
Spouse	50% of employee coverage amount
Child	50% of employee coverage amount
Guaranteed Issue	\$20,000 (50% of employee coverage for spouse and child)
Be Well Benefit (once per covered person per calendar year)	\$50
New Employee Waiting Period	30 days
Portability	Included
Pre-existing Conditions	12/12

Critical Illness supplements your medical and your disability income insurance. The lump sum benefit is paid when you need it most, upon diagnosis, so you can rest assured that you will have funds to offset upcoming out of pocket costs and that you'll have the flexibility to elect treatments with less worry about the cost.



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