



2022 YOUR EMPLOYEE BENEFITS

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July 1, 2022 – June 30, 2023



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Welcome to Your Benefits

Your health and the health of your family are important to Spartanburg Methodist College which is why we offer comprehensive health care coverage with ancillary benefit options to eligible employees and their families. Spartanburg Methodist College's benefits package is designed to focus on your total well-being.

Please read through all of your materials carefully. You have many resources available for any questions related to your plans as you enroll and throughout the year. Take advantage of those resources to be sure you receive the full benefits you need. The health care coverage you elect begins with your initial eligibility date and continues through the end of the enrollment year. Spartanburg Methodist College's health care enrollment year begins July 1st and ends June 30th.

Important State and Federal Notices

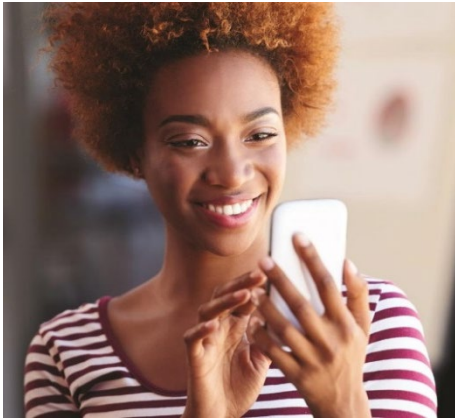
These notices, along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC), can be obtained from Human Resources or found online on your Paycor account. (Log in and choose Benefits under the Me tab located at the top of your screen.)

- ▶ General COBRA Notice of Rights
- ▶ HIPAA Notice of Special Enrollment
- ▶ Medicare Part D Creditable Coverage Notice
- ▶ Newborns' Act Disclosure
- ▶ Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- ▶ Women's Health & Cancer Rights



The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by Spartanburg Methodist College. The text contained in this Summary 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 Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

Eligibility & Enrollment



YOUR BENEFIT RESOURCES

More details about the benefits offered to you can be found by:

- ▶ Logging into Benefits Advisor
- ▶ Registering on the insurance company websites
- ▶ Downloading the insurance company smartphone apps (if available)
- ▶ Calling the insurance company directly

If you have questions or need assistance enrolling, contact Human Resources or our partners at McGriff.

Eligibility

All full-time Spartanburg Methodist College employees working at least 30 hours per week are eligible for benefits. As a new hire, you are eligible for benefits on the first day of the month following your date of hire. Please be sure to make your benefit election choices in a timely manner. Additionally, you may enroll during our annual Open Enrollment period for a July 1st effective date.

You may enroll the following eligible dependents in our group benefit plans:

- ▶ Your legal spouse or domestic partner
- ▶ Your natural, adopted or stepchildren up to age 26 (up to age 25 for life/AD&D)
- ▶ Unmarried children of any age if disabled and claimed as a dependent on your federal income taxes

Benefits Enrollment

It is important that you make your benefit elections within the timeframe allowed during your New Hire or Open Enrollment period. Postponing the confirmation of your elections will result in a delay in enrollment processing. If you wish to see a doctor or fill a prescription soon after your benefits begin, please make your elections in a timely fashion or you may experience a delay. Once you confirm your benefit elections, your next opportunity to change or elect benefits will not be until the next Open Enrollment period, unless you experience a Qualifying Life Event.

Making Changes to Your Benefits

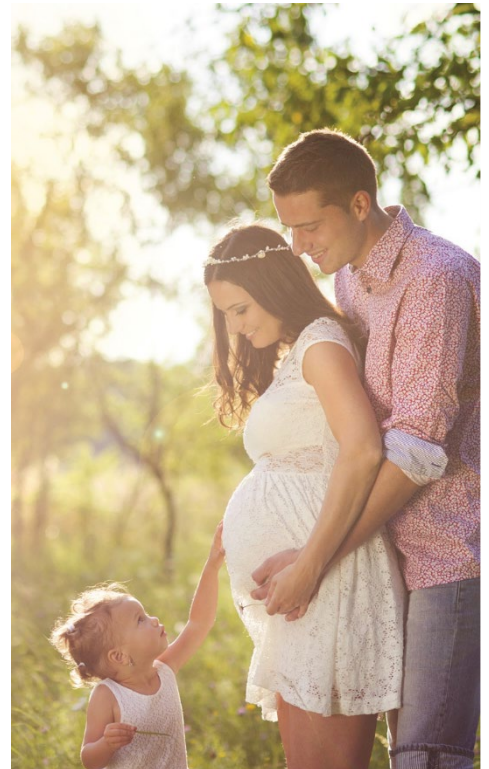
Changes to your benefits can only be made throughout the year within 31 days of a Qualifying Life Event. Unless one of the events listed below applies, pre-tax benefit elections cannot be changed until the next year's Open Enrollment period.

- ▶ A change in legal marital status
- ▶ A change in the number of dependents
- ▶ A change in your spouse's employment status
- ▶ A change in a dependent's eligibility status
- ▶ Loss of coverage under Medicaid or a state health plan
- ▶ New eligibility for Medicaid or a state health plan

If you experience a Qualifying Life Event and wish to make changes to your current elections, you must notify our company's Human Resources department in writing within 31 days of the change in status. Documentation must be provided.

Your Responsibility

- ▶ Closely review the benefit options and materials provided to you
- ▶ Determine which benefits are best for you and your family
- ▶ Make your elections during the Open Enrollment period through Paycor / Benefits Advisor



Medical Benefits

Spartanburg Methodist College employees can choose between three medical plans offered through BlueCross BlueShield of SC. With these plans, you pay copays for in-network office visits and covered prescriptions. Charges for other covered services will apply to your deductible and coinsurance until you reach your standard out-of-pocket maximum for the calendar year. Once you satisfy your standard out-of-pocket maximum, you will continue to pay copays until you reach your total out-of-pocket maximum. At that point, the plan will pay 100% for covered services.

Each plan offers preventive care at 100%, an out-of-pocket maximum to protect you should a catastrophic event occur, and out-of-network coverage when needed. Although out-of-network coverage is available, using network providers will save you money. The out-of-network deductible and out-of-pocket maximum are much higher than in-network and you may be balance-billed.

IN-NETWORK SERVICES	PLAN A PREMIUM	PLAN B BASIC	PLAN C HIGHER DEDUCTIBLE
Calendar Year Deductible Individual / Family	\$500 / \$1,500	\$1,500 / \$3,000	\$5,000 / \$10,000
Coinsurance (You pay)	20%	30%	30%
Standard Out-of-Pocket Max (Deductible & Coinsurance) Individual / Family	\$3,500 / \$7,500	\$6,350 / \$12,700	\$6,350 / \$12,700
Total Out-of-Pocket Max (Deductible, Coinsurance, & Copays) Individual / Family	\$7,350 / \$14,700	\$7,350 / \$14,700	\$7,350 / \$14,700
Mandated Preventive Care	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Primary Care Visit	\$15 copay	\$25 copay	\$25 copay
Telehealth Visit	\$15 copay	\$25 copay	\$25 copay
Specialist Visit	\$30 copay	\$50 copay	\$50 copay
Urgent Care	\$30 copay	\$50 copay	\$50 copay
Emergency Room	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Hospital - Inpatient	You pay 20%, no deductible	You pay 30%, no deductible	You pay 30%, no deductible
Outpatient Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.

Prescription Coverage

When you enroll in a BlueCross BlueShield of SC medical plan, you are automatically enrolled in prescription drug coverage. Prescription drug coverage is one of the most valuable and most expensive benefits offered. Always discuss lower cost alternatives with your physician and check the insurance company's website for a complete drug list at southcarolinablues.com.

IN-NETWORK BENEFITS	PLAN A PREMIUM	PLAN B BASIC	PLAN C HIGHER DEDUCTIBLE
Rx Deductible	N/A	N/A	N/A

Retail

(31-day supply)

▶ Generic	\$15 copay	\$15 copay	\$15 copay
▶ Preferred	\$40 copay	\$40 copay	\$40 copay
▶ Non-Preferred	\$70 copay	\$70 copay	\$70 copay

Mail Order

(90-day supply)

▶ Generic	\$25 copay	\$30 copay	\$30 copay
▶ Preferred	\$90 copay	\$90 copay	\$90 copay
▶ Non-Preferred	\$175 copay	\$175 copay	\$175 copay

Specialty Rx*

(31-day supply)	\$125 copay	\$125 copay	\$125 copay
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*Available through Optum Specialty Pharmacy only – call 877-259-9428 for inquiries regarding the Specialty Rx benefit

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.



SAVING ON PRESCRIPTIONS

If you regularly take the same medications, a mail order program may allow you to get a three-month supply for a lower cost, saving you trips to the pharmacy and time spent waiting in line. In addition, many chain pharmacies offer certain generic medications at deep discounts, and some will dispense certain antibiotics for free. Check with your pharmacy to determine if any special programs are available.

Flexible Spending Accounts

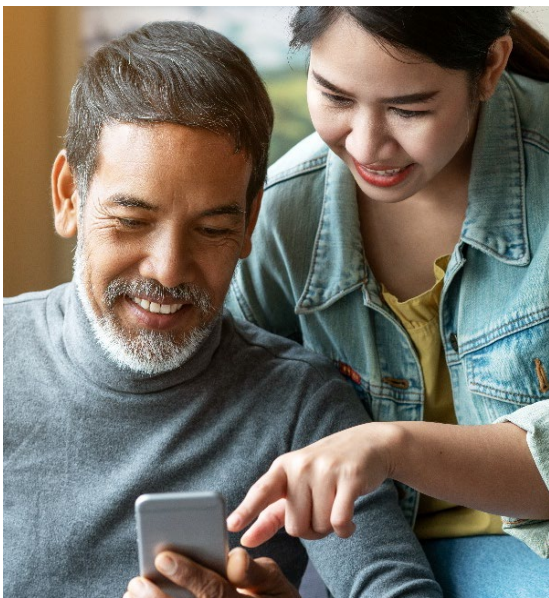
With a Flexible Spending Account (FSA), you can set aside pre-tax dollars to pay for out-of-pocket expenses incurred for either health care or dependent day care expenses. Because the amount you elect is taken on a pre-tax basis, you can save up to an estimated 25% of your out-of-pocket expenses. Please note that you can only sign up for a new FSA account during December for a January 1 start date unless you experience a Qualifying Life Event.

2022 Health Care Maximum: \$2,850

Based on your estimated amount of medical out-of-pocket expenses, the annual amount you elect is evenly deducted out of each paycheck throughout the year. Once you have elected your FSA amount for the year, you may not change it without a qualifying Life Event. Please be aware that any unused balance will be forfeited back into the plan. NOTE: employees enrolled in an HDHP medical plan with an HSA account may only use their FSA funds for dental and vision expenses.

2022 Dependent Care Maximum: \$5,000

A Dependent Care FSA is available to employees who have a dependent child or parent for which they pay expenses such as day care, preschool, or after school care. Funds in the Dependent Care FSA are not to be used for medical care. It is advised that you seek advice from your tax preparer.



FSA REMINDERS

- ▶ “Use it or lose it” – any unused health care or dependent care funds will be forfeited, so estimate wisely.
- ▶ You cannot mix funds from one account to another. You may only use Health Care FSA money for health care expenses and Dependent Care FSA for funds for dependent care (day care) expenses.
- ▶ Save your receipts. No matter how you access your FSA funds, be sure to keep your receipts to validate your reimbursements.
- ▶ You can incur expenses only during the plan year you are enrolled.
- ▶ Your entire health care FSA balance – even money you have not yet contributed – is available as of January 1st. Dependent Care funds are only available as you contribute to them through payroll deductions.
- ▶ You must re-enroll each year for January 1 if you wish to continue funding the account(s).

Dental Benefits

Spartanburg Methodist College offers dental coverage through Delta Dental. Regular dental cleanings and check-ups are extremely important to your overall health, and you are encouraged to take advantage of your preventive dental benefits.

The Delta Dental plan offers a variety of benefits for those enrolled and features the freedom to choose any dentist. However, choosing an in-network provider will lower your out-of-pocket costs. Delta Dental PPO providers offer deep discounts from standard charges with no balance billing. Delta Dental Premier providers offer lesser discounts than PPO, but you still have the assurance of no balance billing. Dental PPO providers will typically offer the greatest discounts.

You may find in-network Delta Dental dentists online at www.DeltaDentalSC.com or by calling 800-335-8266.



IN-NETWORK SERVICES	DELTA DENTAL PPO NETWORK	DELTA DENTAL PREMIER NETWORK
Calendar Year Deductible Individual / Family max	\$50 / \$150	\$50 / \$150
Annual Maximum	\$1,000	\$1,000
Preventive Services	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Basic Services	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontia	Not covered	Not covered

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.

Vision Benefits

Vision coverage is offered through Superior Vision. Your routine vision exams, eyeglasses or contact lenses are available through the Superior National network of vision care providers. In addition to the benefits outlined below, you have access to discounts on lens options and laser vision correction. To find an in-network provider, please go to superiorvision.com or call 800-507-3800.

Good news! We have enhanced our vision plan as of 7/1/2022, but your costs for vision coverage will remain the same as last year. The allowance for frames and elective contacts has increased from \$130 to \$150.

IN-NETWORK SERVICES	BENEFIT	FREQUENCY
Eye Exam	\$10 copay	Every 12 months
Frames	\$150 allowance, then 20% discount on any remaining balance	Every 24 months
Standard Lenses	\$25 copay	Every 12 months
Contact Lenses*		
▶ Elective	\$150 allowance	Every 12 months
▶ Medically Necessary	Covered in full	

**In lieu of frames and lenses benefit.*

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.



Life Insurance

Basic Life and AD&D

Spartanburg Methodist College provides each employee with Basic Life and AD&D insurance through The Standard and pays the full cost of this employee coverage. Employees receive 1 Times your Annual Salary up to a maximum of \$50,000.

You may purchase Dependent Basic Life insurance for your spouse in the amount of \$2,500 and for your children in the amount of \$1,250.

Additional Life and AD&D

Spartanburg Methodist College employees have the option to supplement their Basic Life and AD&D by purchasing additional employee coverage through The Standard.

ADDITIONAL LIFE	EMPLOYEE
Benefit Amount	1 Times your Annual Salary up to a maximum of \$50,000

Guaranteed Issue Up to \$50,000

**The Guaranteed Issue amount is the highest amount of coverage that you may elect without completing an Evidence of Insurability (EOI) form. This form may also be required if you do not elect additional Life and AD&D coverage when you are first eligible and decide to elect it later.*

This is meant to be a brief summary only. For full plan details refer to the SPD.



YOUR BENEFICIARY

A beneficiary is the person you name to receive the benefits of your life insurance if you should pass away while covered under this benefit. You will be asked to designate beneficiaries for your company-paid life insurance and for any additional life insurance you may elect to enroll in. Any beneficiaries you name are legally binding. However, you may make changes to your beneficiaries at any time throughout the year.

Disability Benefit

Long-Term Disability

Spartanburg Methodist College provides each employee with a Long-Term Disability benefit through The Standard and pays the full cost of this coverage.

Whether you are totally disabled or unable to work due to an accident or illness, the Long-Term Disability benefit will provide for a percentage of your salary once you satisfy the waiting period.

LONG-TERM DISABILITY	BENEFIT
Waiting Period	180 days
Percentage of Salary Replaced	60% of pre-disability monthly earnings
Maximum Benefit	\$5,000 per month
Benefits Payable	To end of disability or normal Social Security retirement age if disability occurs before age 62; see plan summary for maximum benefit periods if disability occurs after age 62
This is meant to be a brief summary only. For full plan details refer to the SPD.	



403(b) Retirement

Saving for retirement is an important piece of your overall financial wellness. Because of this, Spartanburg Methodist College offers a robust 403(b) retirement plan through TIAA-CREF, where you can contribute pre-tax dollars and save for your future.

- ▶ Full-time employees are eligible to participate and make voluntary contributions immediately.
- ▶ Spartanburg Methodist College may contribute 5% of eligible compensation at our discretion. You must be over age 21 and have completed one full year of service to qualify for this employer contribution.
- ▶ You are 100% vested in your contributions and any Spartanburg Methodist College contributions.
- ▶ Your 403(b) contributions cannot exceed the IRS annual limit of \$20,500.
- ▶ If you are age 50 or older you may be eligible to make an additional “catch-up contribution” of up to \$6,500 on a pre-tax basis
- ▶ Rollovers from another tax-qualified retirement plan may be accepted by the plan.



Employee Assistance Program



**CONTACT A COUNSELOR
ANYTIME**

888-293-6948

workhealthlife.com/standard3

We all experience times when we need a little help with life's challenges. Spartanburg Methodist College understands, and your coverage through The Standard includes support, guidance and resources to help you and your family resolve personal issues.

What can the Employee Assistance Program do for me?

You and your family can receive up to three counseling sessions per issue at no cost. Counseling is confidential and all counselors are licensed, credentialed mental health professionals who can address the following type of issues:

- ▶ 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

Additional referral services include important needs like education, adoption, travel, daily living and care for your pet, child or elderly loved one.

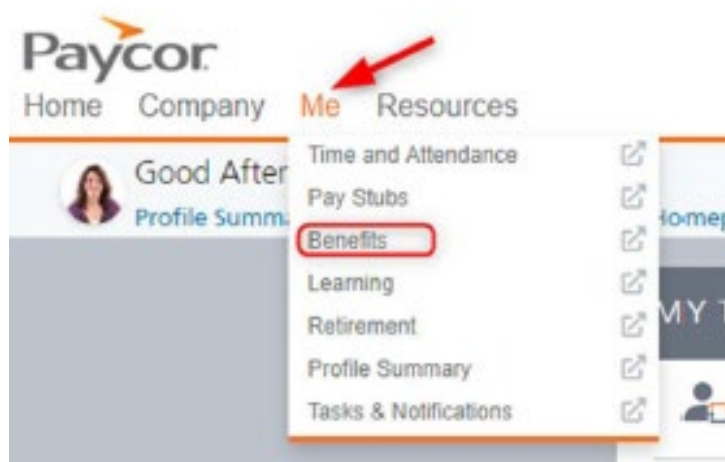
These EAP services are provided through Morneau Shepell which is not affiliated with The Standard.

Enrollment Instructions

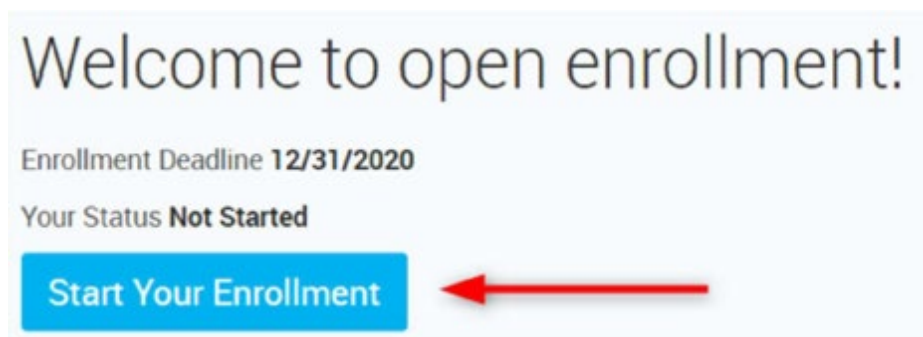
Our benefits portal, Benefits Advisor, enables you to make your benefit elections whenever and wherever it is most convenient for you. This site will guide you, step-by-step, through the open enrollment process. For each benefit you will be able to review your choices, select your coverage level and include any dependents you want to cover for that benefit.

Follow these steps to make your benefit elections:

- ▶ Login to Paycor. Hover over Me, and then click Benefits.



- ▶ On the home screen, select Start Your Enrollment on the message board.



Employee Monthly Contributions

MEDICAL	PLAN A PREMIUM MONTHLY	PLAN B BASIC MONTHLY	PLAN C HIGHER DEDUCTIBLE MONTHLY
Employee Only	\$316.38	\$202.93	\$105.38
Employee + Spouse	\$715.72	\$454.63	\$230.35
Employee + Child(ren)	\$592.88	\$377.18	\$191.92
Family	\$869.31	\$551.45	\$278.40

DENTAL	MONTHLY
Employee Only	\$30.35
Employee + Spouse	\$60.65
Employee + Child(ren)	\$71.75
Family	\$102.01

VISION	MONTHLY
Employee Only	\$6.94
Employee + One	\$12.68
Family	\$18.96

Employee Biweekly Contributions

MEDICAL	PLAN A PREMIUM <u>BIWEEKLY</u>	PLAN B BASIC <u>BIWEEKLY</u>	PLAN C HIGHER DEDUCTIBLE <u>BIWEEKLY</u>
Employee Only	\$146.02	\$93.66	\$48.64
Employee + Spouse	\$330.33	\$209.83	\$106.32
Employee + Child(ren)	\$273.64	\$174.08	\$88.58
Family	\$401.22	\$254.52	\$128.49

DENTAL	<u>BIWEEKLY</u>
Employee Only	\$14.01
Employee + Spouse	\$27.99
Employee + Child(ren)	\$33.12
Family	\$47.08

VISION	<u>BIWEEKLY</u>
Employee Only	\$3.20
Employee + One	\$5.85
Family	\$8.75

Contact Information

CONTACT	PHONE	WEBSITE/EMAIL
Medical - BlueCross BlueShield of SC	800-922-1185	southcarolinablues.com
Flexible Spending Account – ProBenefits/Flores	888-722-8382	ProBenefits.com
Dental - Delta Dental	800-335-8266	www.DeltaDentalSC.com
Vision - Superior Vision	800-507-3800	superiorvision.com
Life/AD&D - The Standard	800-628-8600	standard.com
Disability - The Standard	800-368-1135	standard.com
401(k) Retirement - TIAA	800-842-2252	tiaa.org
Employee Assistance Program - The Standard	888-293-6948	workhealthlife.com/standard3
Human Resources - Courtney Dobbins	864-587-4271	dobbinsc@smcsc.edu



INSURANCE COMPANY WEBSITES AND APPS

Registering on your insurance company websites and downloading the smart phone apps gives you instant access to valuable resources. In most cases you can access:

- ▶ Specific plan details
- ▶ ID cards
- ▶ In-network provider search
- ▶ Your claims history
- ▶ Other tools and resources

This guide prepared by:

