



## **Now is the time to consider your benefit elections. Below is information that will guide you through your benefits and payroll deductions.**

At SPC Mechanical, we are confident that our people are the reason behind our successes. We truly value you as an employee and part of our professional family. Our goal is to offer the very best healthcare possible to you and your loved ones. With this in mind, we have developed a comprehensive employee benefit package designed to protect you and your family.

The following pages summarize our Medical and Health Savings Account (HSA), and our voluntary benefits: Dental, Vision, Life and Disability benefits plans. This is your opportunity to review and consider any changes to your current benefit elections for the benefit plan year that begins July 1, 2020 through June 30, 2021.

Please make sure that you visit our Employee Kiosk for a complete summary of our benefit package.

**If you have comments, questions or other inquiries, please contact Human Resources or Payroll.**

---

### **Enrollment Elections and Changes - Deadlines**

---

Benefits open enrollment is held each year to give you the opportunity to review your benefits and to make coverage changes for the upcoming plan year. If you decline to enroll now, you will need to wait until our next annual enrollment period in May/June each year for our plan year that starts July 1<sup>st</sup>. The only way to change your election during the plan year is to have a qualifying event.

Our open enrollment will run from **June 1, 2020 to June 22, 2020 at 5 p.m.** If we do not receive any enrollment forms back from you by the deadline, we will consider it confirmation to continue the coverage based on your current benefit elections.

If you wish to make a change to how you are currently covered, by **June 22, 2020**, please complete the Enrollment/Change Form for the coverage that you are changing. You may submit it by:

- Dropping off a hard copy to Human Resources or Payroll at 1908 Baldree Road, Wilson, NC 27893
- Emailing it to [Alison.Jackson@spcmechanical.com](mailto:Alison.Jackson@spcmechanical.com)
- Faxing it to 252-291-3731
- Mailing it to SPC Mechanical, Attn: Alison Jackson, PO Box 3006, Wilson, NC 27895

You may contact the following with questions:

Alison Jackson, HR Manager, Work Phone (919) 282-0131 or Cell (252) 299-0375, [Alison.Jackson@spcmechanical.com](mailto:Alison.Jackson@spcmechanical.com)  
Chanel Wilson, Talent Acquisition & Retention Manager, Phone (919) 282-0123, [Chanel.Wilson@spcmechanical.com](mailto:Chanel.Wilson@spcmechanical.com)

---

## Employee Eligibility

---

All employees working 30 hours or more per week are eligible for benefits.

Benefits Begin: 90 days following date of hire

Benefits Terminate: Date of termination

### Dependent Age Limits

Medical and Vision: Age 26

Dental: Unmarried to age 26

Voluntary Life: Unmarried to age 26

---

## COVID-19 Resources From BCBSNC

---

Before we go into further details about our open enrollment, BCBSNC has created a blog for members covered under their medical plans. It has real time updates to temporary changes to our medical plans due to Covid-19. To access the blog type <https://www.bluecrossnc.com/coronavirus>.

Scroll down to the box “what we’re doing for our members”.

---

## ID Cards – Read If Enrolled In The Medical Plan

---

**Please note that effective July 1, 2020, our medical group number with BCBSNC will change to an eight-digit group number. The subscriber number that is assigned to you will also change.**

- ✓ It is imperative that you (and your family members so please share with them) update your providers and pharmacies by sharing a copy of your new ID card.
- ✓ For those of you that have auto-refill prescriptions, this is especially important. You should reach out to your pharmacies so there will not be any delays in your prescriptions being filled. The pharmacist may ask for the Rx Bin number on your ID card.
- ✓ Pay attention to your mail around the middle of June. BCBSNC will mail out ID cards based on your current benefit elections. In late June/early July BCBSNC will mail out a new set of ID cards for anyone making an enrollment change to the medical plan effective July 1, 2020. Please watch your mail to ensure you do not throw out the envelope with your ID card in it thinking it is junk mail.
- ✓ If you have not received a hard copy of your medical ID card by July 1, 2020, you may download Blue Connect Mobile. It is a free app that allows Blue Cross NC customers to securely connect to their health plan from a mobile device and download your digital member ID card.

---

## Reminder – Prescription Drugs – We use the Essential Formulary

---

Reminder that you must satisfy the deductible under your medical plan before BCBSNC will contribute towards the prescription drugs. You do still need to show your BCBSNC ID card to get the negotiated discount that the carrier has negotiated with the pharmacies. Once you’ve satisfied the deductible then the prescriptions are paid at 70% if you use an in-network pharmacy.

If you are taking medications on a routine basis, the easiest way to check to see if your medications are covered under this formulary is to log into Blue Connect <https://www.bluecrossnc.com/members> or download the Blue Connect Mobile app.

## Summary of Benefit Changes Effective 7/1/20

	SUMMARY OF BENEFIT CHANGES
<b>MEDICAL PLAN TEMPORARY CHANGES</b>	<p>For a list of temporary changes to our medical plan as a result of Covid-19, please visit <a href="https://www.bluecrossnc.com/covid-19/covid-19-resources-members">https://www.bluecrossnc.com/covid-19/covid-19-resources-members</a>.</p> <p>One of these changes is BCBSNC is expanding virtual access to health care providers by covering virtual/telehealth visits including those done by phone, the same as face-to-face visits. These include appointments with primary care providers, specialists, behavioral health providers, and any NC licensed providers who can provide services via secure video or telephone. Please call your doctor's office and ask about virtual appointment options. These virtual visits must be medically necessary and meet the qualifying criteria.</p>
<b>MEDICAL PLAN EFFECTIVE JULY 1, 2020</b>	Effective July 1, 2020, our coinsurance percentage for in-network benefits will change from 80% to 70% after deductible. Our coinsurance percentages for out-of-network benefits will decrease by 10%.
<b>MEDICAL PLAN EFFECTIVE JULY 1, 2020</b>	Our Telemedicine benefit through MDLive currently covers general non-emergent health consultations. Effective July 1, 2020, MDLive will include mental health consultations as a covered benefit.
<b>VOLUNTARY LIFE PLAN EFFECTIVE JULY 1, 2020</b>	<p>Voluntary Term Life is available for purchased on the employee, spouse, and dependents. Coverage must be purchased on the employee in order to purchase coverage for a spouse and/or dependent.</p> <p>Guardian is offering a one-time special enrollment period, effective 7/1/2020, for employees who don't have voluntary life coverage or who wish to increase their coverage amount. <b>The employee and spouse limits have been increased for richer coverage so the new benefit maximums and guarantee issue levels are available effective 7/1/2020. Action is needed if you want to change your current election or sign up for the first time.</b></p> <p>If you are currently enrolled in employee voluntary life coverage or purchasing this coverage for the first time, employees may purchase \$10,000 increments up to \$100,000*; \$100,000 is the guarantee issue to age 64, \$50,000 is the guarantee issue for ages 65-69 and \$10,000 is the guarantee issue age 70+. If you were previously denied voluntary life coverage, the denial stands.</p> <p>If your spouse is currently enrolled in spouse voluntary life coverage or you are purchasing this coverage for the first time, employees may purchase this benefit in \$5,000 increments up to a benefit maximum of \$50,000*. You may purchase \$20,000 in coverage which is the guarantee issue for spouses to age 64, and for spouses ages 65 to 69, the guarantee issue is \$10,000.</p> <p>Note: The spouse voluntary life coverage terminates when the spouse turns 70; the spouse rates are based on the employee's age. If your spouse was previously denied voluntary life coverage, the denial stands.</p> <p>If you are purchasing dependent life coverage for your child(ren) the maximum benefit amount and guarantee issue is \$10,000. This benefit is available to unmarried children ages 14 days to age 26.</p> <p>The employee's age as of 7/1/2020 will be the age you will be billed until 7/1/2021 if you move to another age band.</p> <p>*If you and/or your spouse wish to purchase more than the guarantee issue, you will need to complete an evidence of insurability form.</p>

Your medical coverage through Blue Cross Blue Shield of NC is an “open access” PPO plan, which means that you do not need to select a primary care doctor nor will you need a referral to visit a specialist. As long as you remain in the network, your benefits will be covered at the higher in-network benefit amount. Your annual deductible and out of pocket maximum reset July 1 every year.

PLAN YEAR 7/1/2020	IN-NETWORK	OUT-OF-NETWORK
<b>Office Visit:</b>		
Preventive Care	100%	Not covered
Primary Care - PCP	70%*	40%*
Specialist	70%*	40%*
Virtual Visit	70%*	Not covered
<b>Prescription Drugs</b>	70%*	70%* + charge over in-network
<b>Essential Formulary</b>		allowed amount
<b>Emergency Room</b>	70%*	70%*
<b>Urgent Care</b>	70%*	70%*
<b>Annual Deductible</b>	\$3,000/\$6,000 (Individual Max - \$3,000)	\$6,000/\$12,000 (Individual Max - \$6,000)
<b>Out-of-Pocket Maximum</b>	\$6,650/\$13,300 (Individual Max - \$6,650)	\$13,300/\$26,600 (Individual Max - \$13,300)
<b>Inpatient Care</b>	70%*	40%*
<b>Outpatient Care</b>	70%*	40%*

\*Coverage provided after deductible. Note: Individuals with other than employee only coverage will be capped at the individual deductible and out-of-pocket maximums.

Preventive Care is covered at 100% with a preventive primary diagnosis code. The service must be a covered preventive care benefit under healthcare reform. Certain over the counter preventive medications for which you have a prescription are now available at no cost. During your annual physical if anything is discussed or performed outside of the healthcare reform approved screenings, your visit may not be covered at 100%.

For a list of covered preventive benefits under healthcare reform please visit [www.bcbsnc.com/preventive](http://www.bcbsnc.com/preventive)

## Health Savings Account

[www.healthequity.com](http://www.healthequity.com) | 866-346-5800

If you participate in the High Deductible Health Plan (HDHP), you are eligible to open or maintain a Health Savings Account (HSA). The HSA is a personal savings account for health expenses, much like an IRA is used to save for retirement. Employees may make pre-tax contributions to their HSA that can then be used to pay for eligible medical, dental or vision expenses. Items to consider:

- In 2020 participants can choose to save up to \$3,550 for an individual and \$7,100 for a family
- **If your HSA is with HealthEquity, SPC Mechanical will contribute \$1,500 for each HSA employee only tier and \$3,000 per year for all other tiers while you are actively employed with SPC Mechanical and this is deposited quarterly. The employer contribution is prorated for those joining the medical plan after July 1, 2020**
- Eligible contributions are not taxable
- Funds roll over from year to year
- The account is yours and is portable should you leave
- You are not eligible to contribute to an HSA or receive any employer contribution to the HSA if you are on Medicare or covered under your spouse's non-HDHP or if your spouse has a general purpose health FSA
- HSA funds may be used for any medical eligible expense noted in Section 502 of the IRS Code. Examples of eligible expenses include, but are not limited to, dental treatment, corrective vision surgery, hearing aids, etc.
- **New: Over-the-Counter (OTC) Medicines, purchased on or after January 1, 2020, were reinstated with the passage of the CARES Act (COVID-3 Stimulus Bill) for OTC items can be purchased with funds from your HSA without needing a prescription. Additionally, the bill expanded OTC items to include menstrual care products**

## Voluntary Dental Plan

[www.guardiananytime.com](http://www.guardiananytime.com) | 800-541-7846

Your dental plan is provided by Guardian. It is a PPO plan, which allows you to see the dentist of your choice. Utilizing an in network dentist will help keep your costs down. Out-of-network dentists may balance bill you for your care and may not file claims on your behalf. Your deductibles and annual maximums reset every January 1.

CALENDAR YEAR	IN-NETWORK	OUT-OF-NETWORK
<b>Benefit Period</b>	Calendar Year	
<b>Calendar Year Deductible</b>	\$50 Single/\$150 Family	
<b>Calendar Benefit Maximum</b>	\$1,000 + rollover <sup>1, 2</sup>	
<b>Orthodontia Lifetime Max (Child only)</b>	\$1,000	
<b>Preventive Care</b>	100% <sup>2</sup>	
<b>Basic Care</b>	80% after deductible	
<b>Major Care</b>	50% after deductible	
<b>Orthodontia Care (child only)</b>	50%	
<b>UCR Level</b>	Negotiated Fee	90 <sup>th</sup>

<sup>1</sup>Your plan allows you to rollover up to \$350 (in-network providers) or \$250 (out-of-network providers) per calendar year and add this to your annual maximum for preventive, basic or major care. You must have a service within the year and keep your claims under \$500 for the calendar year. You can accumulate up to a maximum of \$1,000. Individuals with 4th quarter effective dates will qualify for rollover the beginning of the next calendar year.

<sup>2</sup>Benefits paid for Preventive Care will not be applied to the Annual Maximum. Note: The cleaning and exam benefit is allowed every 6 consecutive months. Ask your dentist to schedule your next appointment a minimum of 6 months from your last cleaning and exam.

Note that you may enroll yourself and your dependents when first eligible for benefits, with a qualifying event or at annual enrollment to be considered a timely entrant.

## Voluntary Vision Plan

[www.superiorvision.com](http://www.superiorvision.com) | 800-507-3800

Your vision plan is provided by Superior Vision Services.

LEVEL OF COVERAGE	IN-NETWORK	OUT-OF-NETWORK <sup>1</sup>
<b>Exam/Lenses &amp; Copays</b>	12 months/ 12 months	
<b>Frames Frequency</b>	24 months	
<b>Exam</b>	\$10 Copay	Ophthalmologist: Up to \$44 Allowance Optometrist: \$39 Allowance
<b>Frames &amp; Lenses</b>	\$25 Copay <sup>2</sup>	Frames: Up to \$60 Allowance Lenses: Allowance varies from \$26-\$76
<b>Elective Contact Lenses in lieu of lenses &amp; frames</b>	Up to \$150 Allowance	Up to \$100 Allowance

<sup>1</sup>Copays apply to Out-of-Network providers for Exams, Lenses and Frames

<sup>2</sup>Frames are covered up to a \$150 Allowance plus discount on balance over allowance after copay

## Voluntary Life Insurance\*\*

[www.guardiananytime.com](http://www.guardiananytime.com) | 800-525-4542

Voluntary Term Life is available for the employee, spouse, and dependents. Coverage must be purchased on the employee in order to purchase coverage for a spouse and/or dependent.

- 100% Employee-paid
- Employee\* - \$10,000 increments up to \$100,000; \$100,000 guarantee issue to age 64, \$50,000 guarantee issue age 65-69; \$10,000 guarantee issue age 70+
- Spouse\* - \$5,000 increments up to \$50,000; Guarantee Issue: \$20,000 to age 64; Guarantee issue: \$10,000 (ages 65-69)  
Note: Spouse life benefits terminate when the spouse turns 70. The spouse rates are based on employee's age
- Dependents – Benefit maximum and Guarantee Issue is \$10,000 (14 days to age 26 unmarried)

\*An age reduction schedule applies \*\*Evidence of insurability (EOI) is required if enrolling after you are first eligible

## Voluntary Short Term Disability\*\* [www.guardiananytime.com](http://www.guardiananytime.com) | 800-538-4583

- 100% Employee-paid
- Benefit begins after 7 days of disability for injury or illness
- Weekly benefit is 60% of your salary to a maximum of \$800 per week
- Benefit period is 26 weeks including 7 day elimination period

\*\*Evidence of insurability (EOI) is required if enrolling after you are first eligible

## Voluntary Long Term Disability\*\* [www.guardiananytime.com](http://www.guardiananytime.com) | 800-538-4583

- 100% Employee-paid
- Benefit begins after 180-day elimination period
- Monthly benefit is 60% of your salary to a maximum of \$5,000 per month
- Benefit period is to Social Security Normal Retirement Age

\*\*Evidence of insurability (EOI) is required if enrolling after you are first eligible

## 401(k) Retirement Plan [www.axa.com](http://www.axa.com) | 800-528-0204

- The 401(k) program enables employees to save for retirement on a pre-tax or post-tax basis
- Eligibility: 90 days of service meeting minimum age requirement of age 20
- Employee voluntary contributions may receive an employer discretionary match up to **5%**  
Examples: If Employee Contributes 3%, SPC will contribute 3%  
If Employee Contributes 6%, SPC will contribute 5%

## Employee Contributions

Employee contributions are the employee's share of premium cost and are made through payroll deductions. Payroll deductions, as listed below, are deducted on a pre-tax basis.

MEDICAL	WEEKLY CONTRIBUTION	SEMI-MONTHLY CONTRIBUTION
Employee	\$33.07	\$71.65
Employee/Spouse	\$134.39	\$291.19
Employee/Child(ren)	\$97.04	\$210.25
Family	\$169.27	\$366.74

DENTAL	WEEKLY CONTRIBUTION	SEMI-MONTHLY CONTRIBUTION
Employee	\$7.41	\$16.05
Employee/Spouse	\$15.48	\$33.53
Employee/Child(ren)	\$17.51	\$37.94
Family	\$24.39	\$52.85

VISION	WEEKLY CONTRIBUTION	SEMI-MONTHLY CONTRIBUTION
Employee	\$1.48	\$3.21
Employee/Spouse	\$2.96	\$6.42
Employee/Child(ren)	\$3.40	\$7.38
Family	\$5.24	\$11.36

Please contact Human Resources or Payroll for Voluntary Life, STD & LTD contributions rates and for additional details on the 401(k) retirement plan.