

2019 Sunland Group New Employee Benefit Information

Welcome to Sunland! Below is an overview of each of the plans, the associated benefits, and cost that we are offering for the 12/01/2018-12/31/2019 plan year. Once your elections are made, you cannot make any changes to the pre-tax deductions until open enrollment in December 2019, unless the reason for the changes complies with IRS regulations under Section 125 (change in employee status or major life event).

BlueCross BlueShield- Medical

BlueCross BlueShield is our current medical provider. Below is an overview of the in-network benefits they offer. We have posted the "Summary of Benefits and Coverage" for each of the plans on the new employee website at <https://www.sunlandgrp.com/new-employee> and you can always find it on SharePoint at [https://sunlandgroup.sharepoint.com/Administration/2018-2019 Employee Benefits](https://sunlandgroup.sharepoint.com/Administration/2018-2019%20Employee%20Benefits).

Overview of In-Network Plan Benefits

Plan No.	G653CHC	G654CHC	S661CHC
Deductible In- Network	\$1,500	\$1,250	\$3,000
Office Visit/Specialist	\$30/\$50	\$30/\$60	\$40/\$80
Coinsurance- in network	80%	100%	70%
Out of Pocket Max	\$4,000	\$4,500	\$7,350
Emergency Copay	\$400	\$400	\$500
Prescriptions	\$10/\$20/\$70/\$120	\$10/\$20/\$70/\$120	\$10/\$20/\$70/\$120
Your Monthly Out of Pocket costs for the Premiums			
Employee Only	0.00	48.27	0.00
Employee Plus Spouse	793.51	890.04	560.02
Employee Plus Child/ren	793.51	890.04	560.02
Employee Plus Family	1,587.01	1,731.80	1,236.78

DentalSelect- Dental

DentalSelect has provided Sunland with Dental and Vision insurance for over three years and is still offering the best benefits for the cost. There is only one plan option for vision and one plan option for dental.

Overview of In-Network Plan Benefits

PPO R&C/ Platinum Network	
Deductible (Ind/Fam)	\$50/\$150
Preventive Services	100%
Basic Services	80%
Major Services	50%
Orthodontics	50%
Your Monthly Out of Pocket costs for the Premiums	
Employee Only	0.00
Employee Plus Spouse	35.40
Employee Plus Child/ren	38.70
Employee Plus Family	77.80

DentalSelect- Vision

Overview of In-Network Plan Benefits

VIS 7 Select Network	
Exam	\$10
Exam- Contact Lens Fit	up to \$40
Frames	\$0 Co-pay, \$130 allowable for any frame plus 20% discount off balance over \$130
Contact Lens	\$0 Co-pay, member responsible for balance over \$150

Your Monthly Out of Pocket costs for the Premiums	
Employee Only	10.30
Employee Plus Spouse	19.70
Employee Plus Child/ren	20.70
Employee Plus Family	31.00

TASC- Flexible Spending Account

Total Administrative Services Corporation (TASC) administers our Flex Spending Accounts. You authorize a specific pre-tax deduction from your paychecks. Then either use a special debit card that will be provided to you or submit receipts for reimbursement. If you do pay out of pocket you can use the mobile app to upload the receipts or go online and submit the claim through the TASC login system.

Health Care Flexible Spending Account (up to \$2,650 for 2019)

This plan allows you to pay out-of-pocket medical costs with pre-tax dollars for reimbursement of qualifying health care expenses (copays, prescriptions, deductibles, glasses, laser eye surgery, etc.). Please note that you must retain your receipts in case you are audited by the IRS. TASC may also periodically audit your receipts. We amended our plan to allow the carryover of up to \$500.00 of your unused pre-tax deductions into the following plan year. Once all of your 2018 expenses have been posted against your 2018 deductions (this must be done by 3/31), amounts remaining, up to \$500.00, will be posted to your 2019 account.

Dependent Care Flexible Spending Account (up to \$5,000 for 2019)

This plan helps you save money on the cost of dependent care by paying with pre-tax dollars. It is for the care of children under the age of 13 or for the care of a spouse or dependent that is incapable of self-care and is living with you.

Additional Insurances Offered

The plans below are the supplemental insurances that Sunland offers.

Disability- Long and Short Term- Unum

If you do not sign up for this during your initial enrollment with Sunland, and during future open enrollments you decide you want to enroll then you will have to fill out an "Evidence of Insurability" form and submit it to Unum for approval prior to the commencement of the insurance.

Short-Term Disability This coverage pays 60% of your weekly earnings to a maximum of \$1,000 per week for 12 weeks if you are unable to work due to sickness or injury for more than 7 days.

Long-Term Disability This coverage pays 60% of your monthly earnings up to a maximum of \$5,000 per month (until age 65 if the disability occurs before you are 60) if you are unable to work due to sickness or injury for more than 90 days.

Supplemental Insurance- Colonial

Colonial offers a variety of supplemental policies. These policies pay benefits directly to you. If you are interested in adding any of these plans, complete the Colonial Supplemental Insurance form and return it to Wendy Pearce along with your Open Enrollment form. If you are currently enrolled in a Colonial plan you will continue to be unless you note differently on the attached enrollment form. If you have any questions about these plans/rates please contact our representative Joseph Rosser at 281-639-0564 or joseph.rosser@coloniallife.com.

Available policies include:

- Accident Insurance (pre-tax)
- Cancer Insurance (pre-tax)
- Critical Illness (after-tax)
- Level Term Life Insurance (after-tax)
- Medical Bridge (pre-tax)

Detailed information for each of the plans are always available on SharePoint at <https://sunlandgroup.sharepoint.com/Administration/2018-2019> Employee Benefits.