McLarty Daniel

2018 Benefits Enrollment Guide

Plan Year:
October 1, 2018 -
September 30, 2019

What's Inside

Welcome

At McLarty Daniel, we strive to offer a robust benefits package that gives you peace of mind in knowing that the most important things in life are protected—your family, your finances, and your future. We recognize the importance of being able to provide our Associates and their families with quality benefits as part of their overall compensation package. This benefit guide highlights the many benefit options available to you. This year's enrollment period will take place from **September 4 – September 8, 2018.**

What's New for 2018?

To ensure we are offering the best available benefits to our employees, we have made the following changes this year:

- Medical insurance will continue to be offered through Blue Cross Blue Shield of Arkansas, with the choice of two medical plans.
- Another new benefit for 2018 is Universal Life Insurance with Long Term Care benefits through Trustmark. During this enrollment period only, you have the opportunity to enroll in up to $200,000 in this coverage without the need to answer medical questions.
- Please note that your benefit deductions will differ from the previous year, so be sure to review the cost of your medical benefits on page 6. The benefit counselor will guide you through these changes more thoroughly during your meeting.

How to Enroll in Your Benefits

This year, all benefit-eligible Associates **must** attend an individual benefits meeting with a professional benefit counselor. Your meeting with the counselor is your opportunity to:

- Ask questions;
- Get more information;
- Receive help in selecting the benefits that best fit your needs;
- Complete the enrollment process.

Please see your manager for the dates and times a benefit counselor will be visiting your dealership.

Eligibility

All full-time Associates working 30 or more hours a week are eligible for McLarty Daniel benefits. Your dependents are also eligible for coverage; the benefit counselor will discuss enrolling your dependents in the available plans during your meeting. Your eligible dependents include:

- Your legal spouse;
- You or your spouse's children;
- Any children for whom you are a legal guardian up to age 26, unless otherwise stated.

New Hire Waiting Period: 1st of the month following 60 days of employment.

Important note: this enrollment is an active enrollment, meaning that you must meet with a benefit counselor and complete your enrollment to ensure coverage for this plan year. Please speak with your manager for details on when a counselor will be visiting your dealership.

Medical

McLarty Daniel offers two medical plan options through Blue Cross Blue Shield of Arkansas: PPO Plan and HSA Plan. The table below provides a general summary of your medical benefits; please refer to your Summary Plan Description (SPD) for additional details and out-of-network benefits.

The medical plans use the True Blue PPO network. To find an in-network provider, please visit **www.arkansasbluecross.com.**

Medical Plan Features		
	PPO Plan	HSA Plan
Benefit	**In-Network Benefits**	
Deductibles and Maximums		
Calendar Year Deductible		
Individual	$1,500	$1,350
Family	$4,500	$2,700
	*Embedded Family Deductible**	*Aggregate Family Deductible***
Coinsurance	80%	100%
Out-of-Pocket Calendar Year Maximum		
Individual	$3,500	$1,350
Family	$10,500	$2,700
Covered Services		
Physician	$20 copay	Deductible
Specialist	$40 copay	Deductible
Teladoc	$0 copay	$0 copay
Preventive	100% of allowable amount	100% of allowable amount
Urgent Care	$40 copay + 20%	Deductible
Emergency Care	Deductible + 20%	Deductible
Hospital Care	Deductible + 20%	Deductible
Outpatient Surgery	Deductible + 20%	Deductible
Prescription Benefits		
Retail *(30 day supply)*		
Generic	$15 copay	Deductible
Preferred Brand	$35 copay	Deductible
Non-Preferred Brand	$55 copay	Deductible
Mail Order *(90 day supply)*		
All Brands	2.5x copay	3 x Retail

**If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.*

*** If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.*

Please note: Out-of-network benefits have separate deductible and coinsurance. Please see your Plan Summary for details.

Telehealth

If you participate in the McLarty Daniel medical plan, you and your family will receive the Telehealth package through New Benefits at no additional cost. This package provides access to the following benefits for you and your family at no charge.

Features of the Telehealth package include:

- **Teladoc –** With Teladoc, you can talk to a doctor 24/7 by phone or online video consult to get a diagnosis, treatment options and prescription if necessary. The cost for a consultation is FREE!
- **Medical Bill Saver™ –** Receive access to skilled professionals who are trained to negotiate discounts to your medical bills on your behalf. Negotiators can often save you 25% to 50% on medical or dental bills over $400.
- **Health Advocacy –** Personal Health Advocates will help you understand your medical insurance and navigate the healthcare system with ease.

IMPORTANT! In order to utilize the Telehealth Package, you must register at www.mymemberportal.com using your New Benefits ID Card.

Flexible Spending Accounts (FSA)

Qualified healthcare expenses can be paid with pre-tax dollars that are payroll deducted into a healthcare FSA account. A few examples of qualified expenses include co-pays, deductibles, medical exams, etc. There are several important things to consider when participating in a Flexible Spending Account (FSA): Accumulated funds must be used during the plan year ending September 30, 2019, including a run out period of 90 days. Claims that were incurred prior to September 30, 2019 can be filed for reimbursement through December 31, 2019. Individuals are not eligible to contribute toward both a Healthcare FSA and a HSA bank account. For 2018, the FSA limit is $2,650 for flexible spending and $5,000 for dependent care.

Health Savings Account (HSA)

If you participate in the BCBS HSA Medical Plan, you are eligible to set aside pre-tax dollars into a Health Savings bank account to pay for eligible medical, dental, and vision expenses. Unused money in an HSA account is not forfeited at the end of the year and is carried forward. The HSA account is yours to keep which means that you can take it with you if you change jobs or retire.

HSA Limits for 2018 & 2019		
	2018	**2019**
Individual	$3,450	$3,500
Family	$6,900	$7,000
Catch-Up Contributions (Age 55 and older)	$1,000	$1,000

Dental

McLarty Daniel offers two dental plans through Lincoln Financial Group within the Lincoln Dental Connect network. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

Dental Plan Features		
	Low Plan - *In-Network Benefits*	**High Plan -** *In-Network Benefits*
Deductibles and Maximums		
Calendar Year Deductible		
Individual	$50	$50
Family	$150	$150
Benefit Maximum *per member*		
Annual	$1,000	$2,500
Out-of-Network Reimbursement		
Percentile	90th Percentile	95th Percentile
Covered Services		
Diagnostic and Preventive	Covered at 100% (deductible waived)	Covered at 100% (deductible waived)
General	Deductible + 20%	Deductible + 20%
Restorative	Deductible + 50%	Deductible + 50%
Orthodontia	Deductible + 50% (child up to 19 only)	Deductible + 50% (adult and child up to 19)
Lifetime Orthodontia Maximum	$1,000 per child	$2,500 per member

Vision

We are proud to offer you vision insurance through Lincoln Financial Group within the Spectera network. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network provider.

Vision Plan Features	
Covered Services – Once per 12 months	**Lincoln / Spectera Plan** - *In-Network Benefits**
Vision Examination	$10 Copay
Eyeglass Frames	$10 copay, then up to $130 Allowance + 30% off balance
Single Vision Lenses	$10 Copay
Contact Lenses	$125 Allowance (in lieu of frames + lenses)

** Frequencies are based on your most recent Date of Service. Please reference your plan summary for out-of-network vision benefits.*
*** Upgrades/extras such as no-line bi-focals, transition lenses, special tinting, scratch-resistant coating, certain frames, etc. will be additional cost to the member after applicable copay.*

Accident

Accident coverage through Guardian can help cover the out-of-pocket costs associated with an accident (on and off-the-job) by paying you a benefit depending on the injuries you suffer and the treatment you receive.

You can use the money to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow up visit. Plus, the plan includes benefits for hospital admission and confinement.

The chart to the right is a summary of the benefit amounts you will receive for different qualifying events. Please reference the Benefit Summary in ADP WFN for a full list of benefits and plan details.

Benefit	Amount
Emergency Treatment	$175
Accident Follow-Up Visit	$50/visit (up to 6 treatments)
Ambulance / Air Ambulance	$100 / $1,000
Appliance	$125
Diagnostic Exam (Major)	$150
Emergency Dental Work	$300/crown, $75/ extraction
Hospital Admission	$1,000
Hospital Confinement	$225/day (up to 1 year)
Hospital ICU Admission	$2,000
Hospital ICU Confinement	$450/day (up to 15 days)

Cancer

The Cancer Plan through Guardian can help cover out-of-pocket costs you may incur as a result of a cancer diagnosis and its treatment. This will help to fill any gaps not covered by your major medical insurance so that you can focus on what's most important—getting better.

The chart to the right is a summary of the benefit amounts you will receive for different treatments and qualifying events. Please reference the Benefit Summary for a full list of benefits and plan details.

Important Note: The pre-existing condition clause applies for new enrollees. If you received treatment for a diagnosis within the 3 months prior to your coverage effective date, that treatment will not be eligible for coverage within the first 12 months of your coverage effective date.

Don't miss out! You must meet with a benefit counselor to elect your benefits and complete your enrollment. Speak to your manager to find out when a counselor will be visiting your dealership and how to complete your meeting.

Benefit	Amount
Initial Diagnosis Benefit	$7,500 per person
Cancer Screening Benefit	$75 per year
Radiation or Chemotherapy	Up to $15,000 per year maximum
Bone Marrow / Stem Cell	$10,000 / $2,500
Hospital Confinement	$400/day for first 30 days $800/day for 31st day on
ICU Confinement	$600/day for 1st 30 days $800 /day for 31st day on
Immunotherapy	$500 per month ($2500 maximum)
Home Health Care	$100/visit (up to 30 per year)
Outpatient and Family Lodging	$100/day (up to 90 per year)

Disability Insurance

Short Term Disability (STD) Insurance is available for purchase through Lincoln Financial Group. This policy provides Associates with a portion of your income for up to 12 weeks if you become disabled due to an injury or illness.

Long Term Disability (LTD) Insurance is available for purchase through Lincoln Financial Group. This policy can help you protect your income should you become disabled and are unable to work for more than 90 days.

Important Note: If you are electing STD or LTD for the first time, the pre-existing condition clause does apply with a 3-month lookback period and an exclusion of 6 months (STD) and 12 months (LTD).

	Benefit Amount	Maximum Benefit	Benefits Begin After	Benefits Last
Short Term Disability				
All Income Levels	60% of weekly pay	Up to $1,500 per week	7 days	Up to 12 weeks
Long Term Disability				
Income <$100K	60% of monthly pay	Up to $5,000 per month	90 days	Up to 2 years
Income ≥$100K	60% of monthly pay	Up to $15,000 per month	90 days	Up to age 65 or Social Security Normal Retirement Age

Life Insurance

Basic Life Insurance and Accidental Death & Dismemberment Insurance (AD&D) through Lincoln Financial Group is available at no cost to you and is paid for by McLarty Daniel. Eligible Associates are covered in the amount of $10,000. **Important Note: Please make sure to update your beneficiary information in ADP.**

Voluntary Life and AD&D Insurance is available for purchase through Lincoln Financial Group in addition to your McLarty Daniel-provided basic life coverage. If you purchase coverage for yourself, you may also purchase coverage for your dependents.

	Benefit Increment	Max Amount	Guarantee Issue*
Employee	$10,000	Lesser of 5x earnings or $500,000	$280,000 or 5x earnings
Spouse	$5,000	$250,000, not to exceed 50% of employee's amount of coverage	$30,000
Child	N/A	Age 1 day - 6 mos: $1,000 Age 6 mos - 26 years: $20,000	N/A

**Only New Hires will be eligible for Guarantee Issue amounts with Lincoln. New elections or increases for Employees or Spouses will require Evidence of Insurability.*

Universal Life Insurance with Long Term Care *NEW*

Universal Life Insurance through Trustmark offers you financial protection, with a unique design to match your needs as they change throughout your lifetime. An important feature of Universal Life Insurance is that it builds cash value on a tax-deferred basis (until withdrawn) which may allow your premiums to remain level throughout the life of the contract. Key features of this coverage include:

- **Long Term Care Rider:** Should you find yourself with a need for Long Term Care, this coverage is designed to accelerate the death benefit at 4% per month for up to 25 months to pay for care in an assisted living or long-term care facility, or home health care and/or adult day care.
- **Benefit Restoration:** After you utilize your policy to cover Long Term Care expenses, the full amount of the death benefit will be restored, so that your beneficiaries still receive the full amount provided by your coverage.
- **Extension of Benefits:** This coverage extends Long Term Care benefits for up to 25 months, allowing you to receive these benefits for a total of up to 50 months. Combining this feature with Benefit Restoration can *triple the policy value.*

Important Note: During this enrollment period only, you have the opportunity to enroll in up to $200,000 in Universal Life coverage without the need to answer medical questions. Speak to a benefit counselor to receive your custom quote for this coverage. Don't miss out!

The Cost of Your Benefits

The benefits that McLarty Daniel offers are a valuable part of your overall compensation package. The tables below show the Associate cost for your 2018 benefits. **Meet with a benefit counselor to find out your customized rates for the Voluntary Life Insurance and AD&D, Universal Life Insurance, Short Term Disability, and Long Term Disability plans.**

Medical		
Blue Cross Blue Shield	PPO Plan	HSA Plan
	Weekly Rate (52)	
Associate only	$8.50	$0.00
Associate & spouse	$117.84	$100.84
Associate & child(ren)	$70.88	$58.31
Family	$186.72	$163.66

Dental		
Lincoln Financial Group	Low Plan	High Plan
	Weekly Rate (52)	
Associate only	$7.03	$9.17
Associate & spouse	$13.71	$17.89
Associate & child(ren)	$15.18	$19.81
Family	$20.47	$26.71

Vision	
Lincoln Financial Group / Spectra	
	Weekly Rate (52)
Associate only	$2.59
Associate & spouse	$4.90
Associate & child(ren)	$5.75
Family	$8.00

Voluntary Life and AD&D	
Lincoln Financial Group	
	Weekly Rate (52)
Associate *sample age 35, $280,000*	$15.38
Spouse *sample age 35, $30,000*	$1.83
Child(ren) *up to age 26, $20,000*	$0.37

Accident	
Guardian	
	Weekly Rate (52)
Associate only	$5.09
Associate & spouse	$8.16
Associate & child(ren)	$8.20
Family	$11.27

Cancer	
Guardian	
	Weekly Rate (52)
Associate only	$6.52
Associate & spouse	$11.22
Associate & child(ren)	$7.10
Family	$11.80

Benefit Contact Information

Plan	Plan Provider/Contact	Phone Number	Website
Benefits Enrollment	ADP WorkForce Now	855-547-8508	workforcenow.adp.com
Medical	BCBS of Arkansas	800-238-8379	www.arkansasbluecross.com
Teladoc	Teladoc	855-847-3627	www.teladoc.com/feelbetter
Telehealth	New Benefits	866-272-6009	www.mymemberportal.com
Flexible Spending Account	WageWorks	800-228-5762	myspendingaccount.wageworks.com
Health Savings Account	WageWorks	866-520-4472	myspendingaccount.wageworks.com
Dental	Lincoln Financial Group	800-423-2765	www.ldc.lfg.com
Vision	Lincoln Financial Group	800-440-8453	www.lvc.lfg.com
Accident & Cancer	Guardian	800-541-7846	www.guardiananytime.com
Life and AD&D / Disability	Lincoln Financial Group	800-423-2765	www.lfg.com
Universal Life	Trustmark	877-201-9373	www.trustmarksolutions.com

Gus Bates Insurance & Investments Contact Information

Contact	Title	Phone Number	Email
Chris Hamilton	Consultant	817-529-5354	chris@gusbates.com
Justin Phipps	Consultant	817-529-5311	justin@gusbates.com
Natalie Cooper	Senior Account Manager	817-529-5331	natalie@gusbates.com
Megan Lewis	Senior Account Manager	817-529-5327	megan@gusbates.com
April Harris	Claims Assistance	817-529-5328	april@gusbates.com

Don't miss out on your chance to enroll in your benefits for this plan year!

Speak to your manager for details on when a benefit counselor will be visiting your dealership.

This brochure provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or McLarty Daniel Policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at anytime.