



## SCA Employees - Summary of Benefits

### Medical 12/1/17

*MEDICAL Plan Highlights	UNITEDHEALTHCARE AD-OV/RX006 In-Network Benefits
<b>Deductible (Individual/Family)</b>	\$600/\$1,200
<b>Coinsurance</b>	80% after Deductible
<b>Out-of-Pocket Maximum (Individual/Family)</b>	\$4,800/\$9,600
<b>Preventive Doctor Copay</b>	Covered at 100%
<b>Non-Preventive Copay (PCP/Specialist)</b>	\$20 Copay for PCP \$40 Copay for Specialist
<b>Urgent Care</b>	80% after Deductible has been met
<b>Emergency Room</b>	80% after Deductible has been met
<b>Rx Copay (Retail)</b>	\$10/\$40/\$75
<b>Rx Copay (Specialty Retail)</b>	\$10/\$100/\$150

*\* High level benefit summary, any discrepancies between this and the SPD defer to the SPD language. The medical information is provided as a summary of the major features of the benefit plans and is not intended to be a complete representation of the plan. For full plan features, please refer to the plan policy SPD or Summary of Benefits Coverage.*

### Ancillary Benefits 1/1/18

*GUARDIAN HIGH DENTAL		*GUARDIAN LOW DENTAL	
Plan Highlights	In-Network	Plan Highlights	In-Network
Deductible (Individual/Family)	\$50/\$150	Deductible (Individual/Family)	\$75/\$225
Annual Maximum Benefit	\$1,500 per person per calendar year	Annual Maximum Benefit	\$1,000 per person per calendar year
Preventive Care	Plan pays 100%, deductible waived	Preventive Care	Plan pays 100%, deductible waived
Basic Care	Plan pays 80%	Basic Care	Plan pays 80%
Major Care	Plan pays 50%	Major Care	Plan pays 50%

*\*High level benefit summary, any discrepancies between this and the SPD defer to the SPD language. The dental & vision information is provided as a summary of the major features of the benefit plans and is not intended to be a complete representation of the plan. For full plan features, please refer to the plan policy SPD or Summary of Benefits Coverage.*

*GUARDIAN VISION	
Plan Highlights	In-Network
Routine Eye Exam	\$10 Copay
Materials	\$25 Copay
Retail Frame Allowance	\$120 + 20% off balance
Contact Allowance	\$120
Exams/Lenses/Frames Frequency per Calendar Year	12/12/24

*\*High level benefit summary, any discrepancies between this and the SPD defer to the SPD language. The dental & vision information is provided as a summary of the major features of the benefit plans and is not intended to be a complete representation of the plan. For full plan features, please refer to the plan policy SPD or Summary of Benefits Coverage.*

<b>GUARDIAN BASIC TERM LIFE/AD&amp;D</b>	\$25,000 Term Life & Accidental Death & Dismemberment Benefit Amount Age Reduction: 35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80
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<b>GUARDIAN SHORT TERM DISABILITY</b>	60% up to \$500 Weekly Benefit, Benefits begin 1 <sup>st</sup> day of Accident/8 <sup>th</sup> day of Illness, 13 Weeks benefit Duration
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<b>401K RETIREMENT PLAN</b>	<ul style="list-style-type: none"> <li>Employee may contribute up to the IRS limit of \$18,500</li> <li>All employee contributions and earnings are tax-deferred and subject to IRC stipulations</li> <li>Employees age 50+ may make catch-up contributions up to \$6,000 a year</li> </ul>
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BENEFIT PLAN RATES			
Plan	Coverage	Monthly Premium	Employee Deduction Per Pay Period (26 PP)**
UHC Medical Plan 12/1/18	Employee Only	\$527.01	Covered 100% by H&W
	Employee+Spouse	\$1,054.02	\$243.24
	Employee+Child(ren)	\$1,027.67	\$231.07
	Employee+Family	\$1,554.68	\$474.31
Guardian High Dental 1/1/18	Employee Only	\$55.55	\$25.64
	Employee+Spouse	\$115.14	\$53.14
	Employee+Child(ren)	\$137.72	\$63.56
	Employee+Family	\$203.29	\$93.83
Guardian Low Dental 1/1/18	Employee Only	\$42.78	\$19.74
	Employee+Spouse	\$88.66	\$40.92
	Employee+Child(ren)	\$106.05	\$48.95
	Employee+Family	\$156.53	\$72.24
Guardian Vision 1/1/18	Employee Only	\$8.62	\$3.98
	Employee+Spouse	\$14.50	\$6.69
	Employee+Child(ren)	\$14.80	\$6.83
	Employee+Family	\$23.43	\$10.81
Guardian Mandatory Basic Life	Employee Only	\$6.65	Covered 100% by H&W
Guardian Mandatory STD	Employee Only	\$15	Covered 100% by H&W

**\*\*Deductions are calculated on a 32-hour per week basis. Any deficiencies that may arise may result in an additional payroll deduction to maintain coverage.**