

2022 Benefits



2022

Welcome

Benefits Effective January 1, 2022 – December 31, 2023

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Eligibility & Enrollment

Eligibility

All full-time employees working 30 hours or more per week are eligible for benefits effective on the 1st of the month following 60 days of employment.

Eligible Dependents

Your eligible dependents include:

- Your legal spouse
- Dependent children up to age 26
- Dependent children over age 26 that are incapable of self-support due to total physical or mental disability (under most benefits outlined).

If you choose to enroll your spouse and/or dependent children, you will need to provide the following information:

- Name
- Social Security Number
- Date of Birth
- Address (if different)

Enrollment

Complete your elections online through Employee Navigator. **If you do not complete your enrollment by the deadline, you will default to refused all coverage. This means you will not be able to enroll in insurance benefits until the next open enrollment period or until a special eligibility situation occurs.**

Register for the first time:

www.employeenavigator.com/benefits/account/register

Company Identifier: ZLDDH

After you set up your account:

www.employeenavigator.com/benefits/login

Log in using the username and password you set up when you first registered. This link will allow you to look up your username or reset your password if needed.

Qualifying Events

The elections you make will remain in place through December 31, 2022. You cannot add or drop coverage or dependents unless you experience a qualifying event. Some examples of qualifying events are listed below:

- Marriage / Divorce
- Birth or Adoption of a Child
- Change in Child's Dependent Status
- Death of Spouse or Dependent
- Loss / Addition of Other Coverage
- Eligibility change due to relocation
- Medical Child Support Order

You have 30 days from the date of the event to notify Human Resources; otherwise, you must wait until the next enrollment period.

Please note: Not every change in status permits a change in benefits plan elections. The election change must be consistent with the change in status that has occurred.

Wellness Credit on Medical Premiums for Non-Tobacco Usage

DIG offers a lower medical premium for Non-Tobacco Users. The employee's medical plan cost is \$15 per pay period lower for employees who do not use tobacco. A tobacco usage affidavit must be completed by every employee for the plan year.

Medical

Benefit Period: January 1 – December 31



Your medical plan is administered by **BlueChoice HealthPlan**. There is a network available for you; the coverage may be significantly reduced if you obtain services out-of-network.

Network: Advantage Plus

www.bluechoicesc.com

Coverage Level	Your Bi-Weekly Cost		Your Bi-Weekly Cost after Wellness Credit	
	Core Plan	Buy-up Plan	Core Plan	Buy-up Plan
Employee Only	\$84.12	\$220.15	\$69.12	\$205.15
Employee & Spouse	\$469.38	\$858.58	\$454.38	\$843.58
Employee & Child(ren)	\$374.77	\$701.77	\$359.77	\$686.77
Employee & Family	\$587.54	\$1054.38	\$572.54	\$1039.38

Medical premiums are eligible to be deducted pre-tax.

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

In-Network Benefits*	Core Plan Member Pays	Buy-up Plan Member Pays
Deductible (Family Embedded**)	\$8,000 Individual / \$16,000 Family	\$1,500 Individual / \$3,000 Family
Co-insurance after Deductible	50%	30%
Maximum Out of Pocket Includes deductible & co-insurance	\$8,700 Individual / \$17,400 Family	\$7,500 Individual / \$15,000 Family
Physician Office Services		
Primary Care	50% after Deductible	\$25 co-pay
Specialist	50% after Deductible	\$50 co-pay
Urgent Care	50% after Deductible	\$25 co-pay
Inpatient/Outpatient Services	50% after Deductible	30% after Deductible
Preventive Care	0%	0%
Emergency Room Charges	50% after Deductible	\$250 co-pay, then 30%
Pharmacy Benefits		
Pharmacy Deductible	\$200 (Brand Name Drugs Only)	None
Retail (Tiers 1-4)	\$8 / \$25 / \$45 / \$70 co-pay	\$8 / \$25 / \$45 / \$70 co-pay
Mail Order (Tiers 1-4)	\$20 / \$62.50 / \$112.50 / \$175 co-pay	\$20 / \$62.50 / \$112.50 / \$175 co-pay
Specialty Drugs		
855-427-4682 for inquiries	Optum Specialty Pharmacy Only	Optum Specialty Pharmacy Only
Retail (Tiers 5-6)	\$125 / \$175 co-pay	\$125 / \$175 co-pay
Mail Order (Tiers 5-6)	\$312.50 / \$437.50 co-pay	\$312.50 / \$437.50 co-pay

*Members are responsible for paying the balance of the provider's charge if the provider is out-of-network.

**The individual amount is "embedded" within the family amount. Before the benefits begin, the individual must meet the individual amount.

Medical

FOCUS *fwd* Wellness Incentive Program



The FOCUS *fwd* Wellness Incentive Program offers tangible rewards to promote, motivate, AND incentivize you (and your covered spouse) to take an active part in improving and monitoring your health. There's no additional cost to participate and take advantage of this program. **You must actively enroll in the program to be eligible to win.**

Rewards:

Participating in this program offers you the chance to win cash rewards in BCHP's sweepstakes! The more you participate, the better your chances of winning are. These rewards are spread out among all BlueChoice HealthPlan members, not only those enrolled under this company's plan.

Three \$1,000 cash prizes each quarter

Three \$5,000 cash prizes each year

How it Works:

You can earn entries for a chance to win by completing activities in different areas:

FOCUS Points* – Get a \$25 cash reward and 25 entries into the Sweepstakes when you complete the following activities:

- Annual Wellness Visit
- Personal Health Assessment
- Preventive Screening or Flu Vaccine

GET FIT* – Get \$20 in gift cards and 25 entries into the Sweepstakes for completing the annual fitness challenge

Nutrition* – Get \$10 in gift cards and 25 entries into the Sweepstakes for completing the Nutrition program. You also have opportunities to win an Instant Pot®, blender or food processor.

Sweepstakes – Earn entries into the sweepstakes for chances to win one of the \$1,000 quarterly and annual \$5,000 cash rewards by simply signing up for FOCUS *fwd* and completing any of its programs.

*These are calendar year programs and will restart annually.

Get Started – How to Enroll:

- 1) Log in to My Health Toolkit at www.BlueChoiceSC.com.
- 2) Select the Health and Wellness tab.
- 3) Select the FOCUS *fwd* Incentive Program link.
- 4) Enter your email address to be eligible to win.

Note:

- The rewards will increase your taxable earnings and be subject to applicable taxes.
- This program is only available to eligible subscribers and their spouses (age 18 and older).

Telehealth



HealthiestYou: Complete Bundle

You have the option to elect telehealth for you and your family members. This benefit provides fast and convenient access to quality medical care by phone, video or mobile app.

Your Bi-Weekly Cost

\$3.23

Clinical Services

General Medical
Mental Health Care
Dermatology
Neck and Back Care
Expert Medical Services
Nutrition

Enhanced Engagement Features

Dedicated Client Success Team
Price Transparency Tools
Intelligent Alerts
Find A Provider



General Medical— \$0 co-pay

Provides convenient care at a lower cost by giving members and their dependents an on-demand or scheduled visit with a U.S. board-certified doctor via phone or video, 24/7. Members can get resolution to episodic healthcare issues, including cold and flu, allergies, bronchitis and so much more.



Mental Health Care— \$0 co-pay

Members can access and build an ongoing relationship with a licensed mental health professional of their choice, without having to travel to a clinician's office.



Dermatology— \$0 co-pay

Members have access to licensed dermatologists via web or mobile app, treating acute or ongoing skin conditions like psoriasis, skin infection, rosacea and more— quickly, conveniently and discreetly.



Neck and Back Care—\$0 co-pay

This convenient, exercise-based treatment plan coupled with certified health coach consultations provides members with the personalized support they need to reduce back pain.



Nutrition— \$0 co-pay

Members can talk to a registered dietitian by phone or video for help with staying healthy or managing a health condition like diabetes or high blood pressure.

Price Transparency tools HealthiestYou has a price comparison engine, which allows members to compare the prices of a wide variety of prescriptions and procedures. Members are armed with the knowledge necessary to make an informed choice.

Intelligent Alerts Context-and location-sensitive alerts and savings reminders help members better utilize their insurance plans and our services.

Download the app for access to free and easy healthcare

Talk to a doctor anytime!
www.healthiestyou.com • (866) 703-1259

Dental

Benefit Period: January 1 – December 31



Your Bi-Weekly Cost

Your Dental plan is administered by **Sun Life Financial**. There is a network available for you; the coverage may be significantly reduced if you obtain services out-of-network.

Network: Sun Life Dental Network

www.sunlife.com

Coverage Level	Dental
Employee Only	\$12.11
Employee & Spouse	\$24.28
Employee & Child(ren)	\$31.42
Employee & Family	\$43.58

Dental premiums are eligible to be deducted pre-tax.

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

In-Network Benefits*

Deductible - Applies to Basic and Major Services	\$50 Individual / \$150 Family
Annual Maximum Benefit - Applies to Basic, and Major Services	\$1,000 per member per year

Preventive Services - Charges for preventive services do not count towards the annual maximum.

Oral Exams / Cleanings / X-Rays – Bitewing & Full Mouth Fluoride Treatment (under age 16) Sealants (under age 16)	Member Pays 0% of allowed charges*
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Basic Services

Emergency Palliative Treatment Simple Extractions Periodontal Maintenance Fillings Space Maintainers (under age 19) Non-Surgical Periodontics	Member Pays 20% of allowed charges*
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Major Services

Inlays / Crowns / Onlays Bridges / Dentures Endodontics (root canal therapy) General Anesthesia Surgical Periodontics Oral Surgery	Member Pays 50% of allowed charges*
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*You may be subject to less coverage and/or balance billing if you go out-of-network.

Vision

Benefit Period: January 1 – December 31

Your Vision plan is administered by **Physicians Eyecare Plan**. There is a network available for you; the coverage may be significantly reduced if you obtain services out-of-network.

Network: Physicians Eyecare Plan

www.physicianseyecareplan.com

Your Bi-Weekly Cost

Coverage Level	Vision
Employee Only	\$3.22
Employee & Spouse	\$6.28
Employee & Child(ren)	\$6.51
Employee & Family	\$10.02

Vision premiums are eligible to be deducted pre-tax.

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

In-Network Benefits*

Eye Exam (every 12 months)

Exam	\$10 co-pay
Contact Lens Fitting	\$49 (standard) / 15% discount (non-standard)

Materials (every 12 months)

Glasses and/or Contact Lenses	\$150 allowance, after \$25 co-pay After allowance, 20% discount on glasses and 15% discount on contact lenses.
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Discounts

Refractive Surgery / LASIK Surgery	10-20% discount
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*Members will receive their full benefit for exams and material allowance regardless of whether they see an in-network or out-of-network provider like WarbyParker.com, EyeBuyDirect.com, ZenniOptical.com, or 1800Contacts.com.

Life/AD&D



DIG provides you with a Basic Life/AD&D benefit. You also have the option to purchase additional Life/AD&D insurance for yourself and your dependents. **Be sure to keep your beneficiary up to date!**

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

Basic Life/AD&D

You are provided with \$10,000 Life/AD&D insurance. This benefit amount is subject to age reductions starting at age 65.

Voluntary Life/AD&D

You have the option to purchase additional Life/AD&D insurance for yourself and your dependents. You must elect coverage for yourself in order to elect for your dependents.

New hires are eligible to elect up to the guaranteed issue amount without completing health questions.

Employees currently enrolled are required to submit health information for approval to elect additional coverage.

Employees not currently enrolled are required to submit health information for approval to elect coverage. Evidence of Insurability (EOI) forms for new elections and/or elections over the guaranteed issue can be found on Employee Navigator.

Evidence of Insurability (EOI) for elections over the guaranteed issue amount at any time can be submitted online at <https://www.sunlife-usa.net/eoi/>, **Group number 905207.**

Coverage Level	Guaranteed Issue Amount	Benefit Maximum
Employee \$10,000 increments Benefit amount reduces when employee turns age 70	Lesser of current amount or \$100,000	5x salary up to \$500,000
Spouse \$5,000 increments Spouse coverage terminates when spouse turns age 70	Lesser of current amount or \$25,000	100% of employee's amount up to \$100,000
Children – Age: 6 months-26 \$1,000 increments Minimum amount: \$2,000	\$10,000	\$10,000

Your cost is based on the amount you select and your age. View your specific cost online in Employee Navigator.

Additional Voluntary Benefits



You have the option to elect these additional voluntary benefits through Sun Life. **Your rates are based on coverage level/benefit amount and age. View your specific costs online in Employee Navigator.**

Voluntary Short Term Disability

Short Term Disability benefits replace your income should you be unable to work for a short period of time due to a disability.

New hires are eligible to elect Short Term Disability without completing health questions.

Employees not currently enrolled, are able to elect Short Term Disability during each annual open enrollment period without completing health questions; however pre-existing condition limitations will still apply.

Benefit Amount Maximum Benefit	60% of weekly earnings Up to \$1,500 per week
When Benefits Begin Maximum Benefit Duration Pre-existing Condition Limitation	Injury 1 st day / Sickness 8 th day 12 weeks 3 month look back / 12 month exclusion

Accident

This benefit will help you off-set unexpected medical expenses resulting from a covered accident. This benefit pays out for broken bones, dislocations, burns, cuts and other injuries as well as the treatment and follow-up care for those injuries. There are benefits built in for different phases of an accident (from initial care benefits to follow up treatment). This benefit also provides a **\$75** reimbursement for a Health Screening.

Your Bi-Weekly Cost

Coverage Level	Low	High
Employee Only	\$5.82	\$7.28
Employee & Spouse	\$7.64	\$10.25
Employee & Child(ren)	\$8.13	\$11.74
Employee & Family	\$9.95	\$14.71

Employee Assistance Program (EAP)

Sun Life's Employee Assistance Program (EAP) has trained professionals to work with you and your immediate dependent family members as you search for solutions to personal and workplace issues. The program is voluntary and confidential; only your EAP professional will know you have called.

Services Include:

- 24-hour toll-free phone access to EAP professionals / 7 days a week
- Telephone assistance and referral

An EAP can provide assistance for variety of personal and professional matters, including:

Stress	Relationships	Mental Health
Drug/Alcohol Abuse	Life Changes	Work/Home Balance
Parenting	Financial Issues	Gambling
Grief	Depression	Addictive Behaviors

Go online or call today!
www.guidanceresources.com • (877) 595-5281

Contact Information & Online Resources

DIG in the Park / Daniel Island Grille, Dig17A

Diane Lewis or Amy Timmons, Human Resources
Email: digrestaurantshr@gmail.com

Phone: (843) 352-7266

Carriers – Member Services

For assistance with ID cards/ID numbers, verification of coverage, covered benefits, prior-authorizations and claims issues.

Medical	BlueChoice Healthplan	www.bluechoicesc.com (800) 868-2528
Telehealth	HealthiestYou	www.member.healthiestyou.com (866) 703-1259 Opt. 1
Dental	Sun Life Financial	www.sunlife.com/account (800) 442-7742
Vision	Physicians Eyecare Plan	www.physicianseyecareplan.com (800) 368-9606
Life/AD&D	Sun Life Financial	www.sunlife.com/account (800) 247-6875
Disability	Sun Life Financial	www.sunlife.com/account (855) 629-8811
Accident	Sun Life Financial	www.sunlife.com/account (877) 820-5306
Employee Assistance Program (EAP)	Sun Life Financial	www.guidanceresources.com (877) 595-5281

NFP

Advocacy Support

Email: chs-support@nfp.com

Allison Pickhardt, Advisor

Email: allison.pickhardt@nfp.com

Phone: (843) 425-9005

Employee Navigator

This is your benefits & enrollment portal, dedicated to providing you with up-to-date information about your benefits. Log in to view your elections, plan documents, benefit details, and health care reform notices. **You may request a paper copy of any document at any time from Human Resources.**

To login after you set up your account:

Visit www.employeenavigator.com/benefits/account/login and login with the username and password you set up when you first registered.