

2013 EMPLOYEE BENEFITS
ENROLLMENT GUIDE



BOYD MANAGEMENT

CHOOSING BENEFITS



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Web access for your Boyd Management Benefit Information can be found at the links below:

Enrollment Information 2013: <http://clarkebenefits.com/boydenrollment2013/>

Model Notices & Employee Documents: <http://clarkebenefits.com/boydemployeenotices/>

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. The plan documents will govern all plans covered in this Guide. The Guide is not a contract or a guarantee of your eligibility or benefit. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources. If you sign up for coverage that requires evidence of insurability, even though deductions may start, you are not considered enrolled in the plans until confirmed by the carrier. If declined, you will be reimbursed. You can access benefit information at the following link: <http://clarkebenefits.com/boydenrollment2013/>. You can view your model notices at <http://clarkebenefits.com/boydemployeenotices/>.

NOW IS THE OPPORTUNITY TO CHOOSE THE BENEFITS THAT ARE BEST FOR YOU AND YOUR PLACE IN LIFE. THIS BENEFIT ENROLLMENT PERIOD IS YOUR CHANCE TO REVIEW YOUR CURRENT ELECTIONS AND MAKE ANY CHANGES FOR YOU AND YOUR FAMILY. THIS GUIDE HAS BEEN PREPARED WITH ALL THE INFORMATION YOU NEED TO CHOOSE YOUR BENEFITS FOR YOUR 2013 ELECTIONS.

WHO IS ELIGIBLE

If you are a Boyd Management regular full-time employee (working 35 or more hours per week), you are eligible to enroll in the benefits described in your open enrollment package. You are eligible to cover your family members in the medical, dental, voluntary life insurance, and individual plans (Aflac plans) through Boyd Management's employer sponsored benefit plans.

HOW TO ENROLL

The first step is to review your current benefit elections. These have been provided to you in your enrollment kit. You can also use the online system to enroll this year.

When to Enroll

The new hire waiting period is 90 days first of the month. The benefits you elect during the new hire benefit will remain in effect unless you have a qualifying event or until open enrollment September 1, 2014. Your new payroll deductions will be reflected on your first payroll after your effective date.

How to make Changes

This is the only time throughout the year you can enroll in your benefit elections unless you have a qualifying event. Qualified changes in status include: marriage, divorce, legal

separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer, commencement or termination of adoption proceedings, or change in spouse's employment status.

CONTRIBUTION

Boyd contributes \$375 per month towards your health insurance.

2013 COSTS OF COVERAGE

Medical Benefits

Employee Bi-Weekly Deductions

	Employee Only	Employee & Family
Base Plan	\$30.58	\$365.42
Low Plan	\$53.31	\$424.62
High Plan	\$103.62	\$557.88

Blue Choice Health Plan

Base Plan

Low Plan

High Plan

In Network Benefits

Point of Service Benefits

Primary Care Physician	\$25 co-pay	\$25 co-pay	\$25 co-pay
Specialist Physician	\$50 co-pay	\$50 co-pay	\$40 co-pay
Preventive Screenings (HCR A&B) Preventive Maximum	\$0 co-pay Unlimited	\$0 co-pay Unlimited	\$0 co-pay Unlimited
Urgent Care	\$25 co-pay	\$25 co-pay	\$25 co-pay
Emergency Room	\$125 then 40%	\$125 then 30%	\$125 then 30%
Prescription Drugs	\$8 value generic, \$15 generic \$35 preferred, \$55 non-preferred	\$8 value generic, \$15 generic, \$35 preferred, \$55 non-preferred	\$8 value generic, \$15 generic, \$35 preferred, \$55 non-preferred

Major Medical Benefits

Deductible	\$5000 (3x per family)	\$3000 (3x family)	\$1000 (3x per family)
Max. Out of pocket	\$5000 (2x per family)	\$5000 (2x family)	\$2000 (2x per family)
Coinsurance	60% BC/40% employee	70% BC/30% employee	70% BC/30% employee
Hospital In and Out-Patient	Deductible then 40%	Deductible then 30%	Deductible then 30%
Lifetime Maximum	Unlimited (\$2 million/year max.)	Unlimited (\$2 million/year max.)	Unlimited (\$2 million/year max.)

Out of Network Benefits

Deductible	\$6,000 per individual	\$6,000 individual	\$2,000 per individual
Max. Out of pocket	\$10,000 (2x family)	\$10,000 (2x family)	\$4,000(2x family)
Coinsurance	50% BC/50% employee	50% BC/50% employee	50% BC/50% employee
Lifetime maximum	Unlimited (\$2 million/year max.)	Unlimited (2 million/year max.)	Unlimited (\$2 million/year max.)

HEALTHY REWARDS

Boyd Management now has Healthy Rewards tied to our medical plan. A member and covered spouse may complete up to two healthy activities to receive credit toward his or her individual deductible. The savings is up to 20 percent per participant. Activities that members can complete to earn deductible credit:

- Members get a wellness exam (must be in-network, annual physical or gynecological exam)
- Members complete a screening (diabetic foot exam, mammogram, colorectal screening, eye exam with glaucoma screening)
- Members complete the online Personal Health Assessment (PHA) at BluechoiceSC.com
- Members join the Maternity Care Program*
- Members join the Great Expectations High Blood Pressure or High Cholesterol Program and complete one coaching call with BlueChoice experienced health specialist

Each activity will buy your deductible down by 10% up to a 20% maximum (\$500 on base plan per activity, \$300 per activity on low plan, and \$100 per activity on the high plan). See more information on the program on the open enrollment website at <http://clarkebenefits.com/boydenrollment2013/>



We have three medical options to choose from. Our plan options include:

- Base Option
- Low Option
- HDHP Option

DENTAL

We offer employees and their families a comprehensive dental plan. Our dental plan is administered by Delta Dental. Our plan includes coverage for preventive, basic, and major dental services (see certificate for full coverage details). You may visit the dental provider of your choice but we also have a network available. Costs using a network provider are lower than a non-network provider. You can access the provider network by going to: www.clarkebenefits.com/boydbenefits2013 and clicking on find a provider under Delta Dental. You do not have to be in the medical plan to have dental coverage. There are 2 tiers of coverage for you to choose from.

Dental Costs	Employee Bi-Weekly Deductions	
	Employee Only	Employee & Family
PPO Plan	\$9.04	\$18.83

Delta Dental	PPO Plan	
	In and Out of Network	
Plan Benefits		
Preventive	Pays 100% of costs (UCR)	
Basic Services	80%	
Major Services	50%	
Deductible	\$50/individual \$150/family	
Annual Maximum/Insured	\$1,250	



LIFE INSURANCE (Metlife)

\$20,000 TERM LIFE INSURANCE RATES & BENEFIT

You have 20k of term life & accidental death and dismemberment if you are enrolled in a medical plan. You also have the ability to buy voluntary life insurance on you and your dependents without any medical questions at this time.

Voluntary Life Insurance

You can cover yourself up to \$100,000 (not exceeding more than 5X your salary) at this time without any health questions. The plan also includes accidental death and dismemberment of 2x the face amount. If you currently have voluntary life insurance now, you can increase your coverage to a max of \$100,000. To add additional life insurance, you will need to fill out the application with this package. You can also add spouse life and dependent life at this time without any health questions. See rate chart on page 10.

See below chart for your cost of voluntary term life insurance on yourself. The plan also includes accidental death & dismemberment of 2x the face amount.

EMPLOYEE COVERAGE				EMPLOYEE MONTHLY DEDUCTIONS											
Age	10k	20K	30k	40K	50k	60k	70K	80K	90K	100k	110K	120k	130k	140k	150k
<24	.64	1.28	1.92	2.56	3.20	3.84	4.48	5.12	5.76	6.40	7.04	7.68	8.32	8.96	9.60
25-29	.73	1.46	2.19	2.92	3.65	4.38	5.11	5.84	6.57	7.30	8.03	8.76	9.49	10.22	10.95
30-34	.91	1.82	2.73	3.64	4.55	5.46	6.37	7.28	8.19	9.10	10.01	10.92	11.83	12.74	13.65
35-39	1.02	2.02	3.30	4.04	5.05	6.06	7.07	8.08	9.09	10.10	11.11	12.12	13.13	14.14	15.15
40-44	1.10	2.20	3.30	4.410	5.50	6.60	7.70	8.80	9.90	11.00	12.10	13.20	14.30	15.40	16.50
45-49	1.57	3.14	4.71	6.28	7.85	9.42	10.99	12.56	14.13	15.70	17.27	18.84	20.41	21.98	23.55
50-54	2.31	4.62	6.93	9.24	11.55	13.86	16.17	18.48	20.79	23.10	25.41	27.72	30.03	32.34	34.65
55-59	4.17	8.34	12.51	16.68	20.85	25.02	29.19	33.36	37.53	41.70	45.87	50.04	54.21	58.38	62.55
60-64	6.31	12.62	18.93	25.24	31.55	37.86	44.17	50.48	56.79	63.10	69.41	75.72	82.03	88.34	94.65
65-69	11.99	23.98	35.97	47.96	59.95	71.94	83.93	95.92	107.91	119.90	131.89	143.88	155.87	167.86	179.85
70+	19.35	38.70	58.05	77.40	96.75	116.10	135.45	154.80	174.15	193.50	212.85	232.20	251.55	270.90	290.25

Dependent Life Insurance

See below chart for your cost of voluntary term life insurance for your dependents. The plan also includes accidental death Of 2X the face value. Spousal coverage can be no more than 2X times the amount you have elected for yourself. Rates are based on the employee's age.

Amount	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$5,000	.39	.48	.52	.56	.80	1.17	.97	2.10	6.0	9.69
\$10,000	.76	.93	1.04	1.13	1.60	2.34	4.20	6.35	12.03	19.37
\$15,000	1.15	1.39	1.56	1.69	2.41	3.51	6.31	9.51	18.03	29.08
\$20,000	1.52	1.89	2.08	2.25	3.21	4.68	8.41	12.68	24.05	38.76

CHILD(REN) AMOUNT	CHILD(REN) MONTHLY COST
\$5,000	.32
\$10,000	.64



The employee assistance plan is available to all full time employees of Boyd Management.

Benefits for the EAP services are listed below. For services, please call 800-968-8143. First Sun EAP staff is available 24 hours a day, 7 days a week to help.

Employee Assistance Program (EAP Services)

Individual & Family Counseling (visit 1-5)	\$0
Individual & Family Counseling (visit 6-10)	\$0
Life Management Services (5 visits)	\$0

Some of the services of the Employee Assistance Program are listed below:

Counseling Services

Stress Management	Grief & Loss
Relationship Issues	Depression
Anger Management	Trauma Issues
Alcohol/Substance Abuse	Family Concerns
Spiritual Concerns	Workplace Concerns

Life Management Services

- Eldercare Assistance
- Financial Counseling/Planning
- Parenting/Adoption Assistance
- Childcare Assistance
- Education Assistance
- Pet Care Assistance

HEALTH CARE AND DEPENDENT CARE FLEXIBLE BENEFIT ACCOUNTS

Boyd Management provides you the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through Flexible Spending Accounts. You must enroll in the plan to participate for the plan year January 1, 2014 - December 31, 2014. You can save approximately 25% of each dollar spent on these expenses when you participate in a FSA. A health care FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work.



Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state/local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. If you do not use the money you contributed to the FSA it will not be refunded to you nor will it be carried forward to a future plan year. This is the use-it-or-lose-it rule. The maximum that you can contribute to the Health Care Flexible Spending account is \$2,500 per year. The maximum that you can contribute to the Dependent Care Flexible Spending Account is \$5,000 if you are a single employee or married filing jointly, or \$2,500 if you are married and are filing separately.

CONTACT INFORMATION & RESOURCES

Clarke & Company Benefits Contact Information

Columbia: 803-253-6997 All other locations: 888-540-9403

Norman Clarke, Client Manager: nclarke@clarkebenefits.com

Laura Howell, Account Manager: lhowell@clarkebenefits.com

Dayna LaBlanc, Wellness Coordinator: dleblanc@clarkebenefits.com

Clarke & Company Benefits Resources:

Open enrollment information: <http://clarkebenefits.com/boydenrollment2013/>

C&C University: <http://clarkebenefits.com/cc-university-2/> *Password: clarke01

Employee Model Notices: <http://clarkebenefits.com/boydemployeenotices/>

Blue Choice Health Plan:

Website: www.bluechoicesc.com/members - Here you can find an in-network provider, manage claims, take your health risk assessment, and much more!

Delta Dental

Website: www.deltadentalsc.com -

Click "find a dentist" on the right hand side of the page to find a provider near you.

Health Care Reform

Website:

<http://clarkebenefits.com/healthcarereform/>

Find out more information on your responsibilities and what can you expect with our employee website devoted to health care reform.

