



# 2020 Benefits Enrollment Guide



## WELCOME!

Enviro Clean Services offers you and your eligible family members a comprehensive and valuable benefits program. Your benefits are an important part of your total compensation – we encourage you to take the time to educate yourself about your options and choose the best protection for you and your family.



Remember, the well-being of you and your family members are our top priority; therefore, we are committed to providing you with the richest and most cost-effective benefit programs possible. Please see Plan Summaries for more detail.

This guide highlights the main features of many of the benefit plans sponsored by Enviro Clean. This is only a summary of benefits and not a guarantee of coverage. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Please refer to HR for further plan details, exclusions and limitations.

## Who is Eligible?

If you are designated as a full-time employee of Enviro Clean working 30 or more hours a week and have satisfied the waiting period, you are eligible to enroll in the benefits described in this guide. Your eligible dependents include:

- ✓ Spouse
- ✓ Dependent child(ren) to age 26

## What if I want to make changes to my benefits?

During open enrollment, you may make changes to your benefits. However, outside of open enrollment, you can only change your benefit choices if you have a qualifying event. These events include, marriage, divorce, legal separation, domestic partnership change, birth or adoption, change in child's dependent status, death of spouse, or change in employment status. These changes must be made within 30 days of the Qualifying Event. (Documentation may be required)

**For Example:** If you have a new child, they need to be added to any plan within 30 days of birth.

Benefits provided at <u>no</u> cost to you:	Benefits you pay for:
Medical (HDHP Employee Only Coverage)	Medical (ALL PPO and HSA dependent coverage)
Group Life Insurance including AD&D	Dental
Long Term Disability	Vision
Employee Assistance Program	Voluntary Life Insurance
	Health Savings Account (HSA)
	Flexible Spending – Medical and Dependent Care
	Short Term Disability

## When do I Enroll?

Your open enrollment period is the 30 days prior to the plan anniversary date. The benefits you elect during open enrollment will be effective for the duration of the plan year. New hires, throughout the year, will be able to enroll “first of the month following date of hire.”



## What do I need to Enroll?

In order to prepare for this enrollment, please have your personal information including address, birthdates, and **social security numbers** for you and **any eligible dependents** available at enrollment. The Enviro Clean team is here to support you so, please know that you can call on us to assist you.

## How do I Enroll?

This year all employees will use online benefits enrollment through the Paycom website. In order to prepare for this enrollment please have your personal information including address, birthdates, and social security numbers for you and any eligible dependents available at enrollment. Benefit enrollment for 2020 will be available from November 21, 2019 through December 3, 2019.

Please login to your Paycom self-service website at [www.paycomonline.com](http://www.paycomonline.com) to elect benefits.



## IMPORTANT: What to Expect Next?

Benefits will start at the beginning of the month and while we try to make sure everyone has cards in hand that does not always happen. If you can schedule any important doctor's visits or prescriptions before the new plan to avoid being without an ID card that is ideal. In the event that you do not have your ID cards in time for a prescription or doctor's visit please know that you still have coverage.

- Contact Human Resources and see if a temporary card is available through the insurance carrier.
- Ask if your group number and ID number are available so that you can give that information to the doctor or pharmacist.
- Pay for the medical service and file a claim with the insurance company after the plan is in place.

## Who do I Contact if I Have a Problem?

If you have questions or any claims issues, please start by contacting your insurance carrier directly. All carrier contact information including telephone number and website can be found on the last page of this booklet and on your insurance card. If you have issues working directly with the carrier or your issue needs to be escalated, please contact Human Resources.

## MEDICAL COVERAGE

Effective: January 1, 2020

Enviro Clean medical plan provides flexibility for you and your family to manage your healthcare needs. This plan offers exceptional service and an extensive list of network doctors and hospitals. Following is a brief summary of your three medical plan options.

BlueCross BlueShield of Oklahoma	\$1,500 Deductible In-Network Benefits	\$3,500 HDHP In-Network Benefits
Network	Blue Preferred	Blue Preferred
Virtual Visits – MD Live	<b>\$25 Copay</b> (Behavioral Health deductible & coinsurance)	<b>Deductible &amp; Coinsurance</b>
Office Visit Copay	Primary: \$25 Specialist: \$50	Deductible & Coinsurance
Preventive Care	Covered in Full	Covered in Full
Urgent Care Copay	\$50 (if billed as office visit)	Deductible & Coinsurance
Emergency Room	\$250 copay then 80% coinsurance Deductible Waived	Deductible & Coinsurance
Pharmacy	Generic - \$15 Preferred Brand Name - \$40 Non-Preferred Brand Name - \$75 Specialty - \$75	Generic - \$10 Preferred Brand Name - \$35 Non-Preferred Brand Name - \$60 Specialty - \$60
Out-Patient Hospital Services	Deductible & Coinsurance	Deductible & Coinsurance
In-Patient Hospital Services	Deductible & Coinsurance	Deductible & Coinsurance
Calendar Year Deductible	\$1,500 – Individual \$3,000 – Family	\$3,500 – Individual \$7,000 – Family
Coinsurance	70%	80%
Medical Out-of-Pocket Maximum (Includes Deductible, Copays, and Rx)	\$4,000 – Individual \$10,000 – Family	\$6,350 – Individual \$12,700 – Family

To find a Network Provider go to [www.bcbsok.com](http://www.bcbsok.com) or Call: 800-942-5837



## HEALTH SAVINGS ACCOUNT

Effective: January 1, 2020

A Health Savings Account or HSA is a tax-advantaged medical savings account that is available to anyone enrolled in a Consumer Driven Health Plan. HSAs are used to save money for current and future medical expenses. One of the advantages of an HSA is that funds roll over from year to year. You own the account even if your HSA-compatible coverage ends, you can still use your HSA funds tax-free for eligible medical expenses. Enviro Clean is offering “healthcare cash” to everyone enrolled in a Consumer Driven Health Plan, but employees can also contribute their own pre-tax dollars to their health savings account. Please see the chart below for the HSA contribution limits for 2020. Your employer’s contribution counts toward the 2020 Contribution Limit.

Optum Bank	2020 Company Contribution	2020 Contribution Limit
Single	\$20.83 per month	\$3,550
Family	\$41.66 per month	\$7,100
Age 55+	\$1,000 Catch-Up Contribution	

## FLEXIBLE SPENDING ACCOUNT

Effective: January 1, 2020

A Flexible Spending Account can help you set aside up to \$2,750 of your paycheck into an account before taxes. You can then use these dollars for qualified health care expenses, such as copays, prescriptions, glasses, or braces just to name a few. If you are considering a flexible spending account, make sure to estimate just how much money you will need for the year as any unused funds will not be carried over.

If you are a parent, you can also set aside up to \$5,000 of pre-tax dollars for childcare expenses. This dependent care account can be used to pay for day care expenses for children under the age of 13, or adult and elder day care expenses.

**\*Please note that the IRS does not allow an employee to contribute to an FSA and an HSA at the same time. This rule is in place because both of these plans increase your tax savings and if combined would result in savings over the allowed limit.**

Discovery Benefits	2020 Contribution Limit
Health Care FSA	\$2,750
Dependent Care FSA	\$5,000

## DENTAL COVERAGE

Effective: January 1, 2020

We are pleased to announce that Ameritas is the dental provider and offers an extensive list of network providers that will offer flexibility and savings. We understand how important your health and well-being are and, to help keep you on the right track, Enviro Clean offers this comprehensive dental plan.

Ameritas	In-Network Benefits
Network	Ameritas Classic PPO
Calendar Year Deductible	\$50 per person
Preventive/Diagnostic Care	Covered in Full Deductible Waived
Basic & Diagnostic Care	Plan Pays 80% after Deductible
Major & Restorative Care	Plan Pays 60% after Deductible
Calendar Year Maximum per person	\$2,000

  

Orthodontia (Child Only to Age 26)	Plan Pays 50% after Deductible
Lifetime Orthodontic Maximum per person	\$1,500

To find a Network Provider, go to [www.ameritas.com](http://www.ameritas.com) or call 800-487-5553.



## VISION COVERAGE

Effective: January 1, 2020

Enviro Clean offers a comprehensive vision plan. This plan includes routine vision exams, and preferred pricing on a large selection of brand-name and designer frames, lenses, and contact lens options.

VSP	In-Network Benefits
Network	VSP
Copays	\$20– Exam \$20 - Materials
Routine Eye Exam	Once Every 12 Months
Lenses	Once Every 12 Months
Frames	Once Every 24 Months Covered up to \$130 after Copay
Contact Lens Fitting & Evaluation	Up to \$60
Contacts	Once Every 12 Months Covered up to \$130 Instead of Lenses and Frames

To find a network provider, go to [www.vsp.com](http://www.vsp.com) or call 800-877-7195.



## LIFE INSURANCE

Effective: January 1, 2020

Because life insurance is such an important part of your financial well-being, Enviro Clean provides this benefit to eligible employees at no cost. You must designate a beneficiary when you enroll. Your Beneficiary is the person(s) who will receive the benefits from your Life and AD&D coverage in the event of your death. You can change your beneficiaries at any time during the year.

The Standard	Coverage Amount
Employee Life	1x's Annual Salary up to \$250,000
Employee AD&D	1X's Annual Salary up to \$250,000
Spouse Life	None
Child(ren) Life	None
Age Reduction Schedule	Beginning at age 65 your life coverage will reduce to 65%; and to 50% at age 70

For further questions, go to [www.standard.com](http://www.standard.com) or call 800-547-9515.

## Employee Assistance Program

Effective: January 1, 2020

Your Employee Assistance Program through The Standard is provided at no additional charge through Enviro Clean insurance benefit plan. This benefit can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being.

- ✓ Your EAP program offers someone to talk to and resources to consult whenever and wherever you need them.
- ✓ Your toll-free number gives you direct, 24/7 access to a Guidance Consultant, who will answer your questions and, if needed, refer you to a counselor or other resources.
- ✓ **Your EAP program includes 3 face-to-face counseling sessions per participant per calendar year.**

For further questions, go to [workhealthlife.com/Standard3](http://workhealthlife.com/Standard3) or call 888-293-6948.

## ADDITIONAL LIFE INSURANCE

Effective: January 1, 2020

Should you need additional life insurance, we recommend you enroll upon hire in the Voluntary Life Program which offers competitive pricing and the convenience of payroll deduction. New hires may elect up to the Guarantee Issue (GI) amount. Amounts requested over the GI or outside the New Hire Period may require an EOI form. (Evidence of Insurability)

The Standard	Coverage Amount
Employee Max Life and AD&D Amount	\$10,000 Increments up to 5x's annual salary or \$500,000
Spouse Max Life and AD&D Amount	\$5,000 Increments up to \$100,000, not to exceed 50% of employee amount
Child Maximum Life and AD&D Amount	\$10,000
Employee Guarantee Issue Amount	\$150,000
Spouse Guarantee Issue Amount	\$25,000
Child Guarantee Issue Amount	\$10,000
Age Reduction Schedule	Beginning at age 65 your life coverage will reduce by 65%; and to 50% at age 70

**Benefit requires employee election to elect for Spouse/Child. Spouse / Child benefit cannot exceed 50% of the employee election.**

For further questions, go to [www.standard.com](http://www.standard.com) or call 800-547-9515.



## SHORT-TERM DISABILITY COVERAGE

Effective: January 1, 2020

The financial consequences of not being able to work due to a sickness or accident off the job can be devastating to both you and your family. Enviro Clean recognizes this risk and is pleased to offer a comprehensive disability program. Short-term disability replaces your income for a limited period of time after an accident or injury.

<b>The Standard</b>	<b>Coverage Amount</b>
Income Replacement	60% of Weekly Earnings
Maximum Weekly Benefit	\$2,000
Elimination Period	14 Days for an Accident / 14 Days for an Illness
Maximum Benefit Duration	76 days
Pre-Existing Conditions	None

## LONG-TERM DISABILITY COVERAGE

Effective: January 1, 2020

Long-term disability replaces your income for serious injury or illness that prevents you from working for an extended period of time.

<b>The Standard</b>	<b>Coverage Amount</b>
Income Replacement	60% of monthly income
Maximum Monthly Benefit	\$11,000
Elimination Period	90 days
Maximum Benefit Duration	Social Security Normal Retirement Age
Pre-Existing Conditions	3 Month Lookback if Claim Filed in the First 12 Months of Coverage

For further questions, go to [www.standard.com](http://www.standard.com) or call 800-547-9515.

## 2020 EMPLOYEE CONTRIBUTIONS



### MEDICAL:

BI-WEEKLY DEDUCTIONS	Blue Preferred PPO \$1,500 Deductible	Blue Preferred HDHP \$3,500 Deductible
Employee	\$57.69	\$0
Employee & Spouse	\$169.00	\$89.10
Employee & Child(ren)	\$125.25	\$75.40
Family	\$260.52	\$138.89

### DENTAL & VISION:

BI-WEEKLY DEDUCTIONS	Dental	Vision
Employee	\$3.97	\$4.17
Employee & Spouse	\$18.64	\$6.67
Employee & Child(ren)	\$23.80	\$6.81
Family	\$31.25	\$10.98

### GROUP & VOLUNTARY LIFE:

BI-WEEKLY DEDUCTIONS	Group Life	Vol. Life
Employee	No Cost	See Paycom for cost

### SHORT & LONG-TERM DISABILITY:

BI-WEEKLY DEDUCTIONS	STD	LTD
Employee	See Paycom for cost	No Cost

## IMPORTANT CONTACTS



QUESTIONS	COMPANY / GROUP #	TELEPHONE	WEBSITE
Human Resources	Enviro Clean Services	405-604-3339	<a href="http://www.eccgrp.com">www.eccgrp.com</a>
Enrollment Information	Paycom	800-580-4505	<a href="http://www.paycom.com">www.paycom.com</a>
Medical	Blue Cross Blue Shield	800-524-9242	<a href="http://www.bcbsok.com">www.bcbsok.com</a>
HSA Administration	Optum Bank	866-234-8913	<a href="http://www.optumbank.com">www.optumbank.com</a>
FSA Administrator	Discovery Benefits	866-451-3399	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>
Dental	Ameritas	800-487-5553	<a href="http://www.ameritas.com">www.ameritas.com</a>
Vision	VSP	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Life & Disability	The Standard	800-547-9515	<a href="http://www.standard.com">www.standard.com</a>
EAP	The Standard	888-293-6948	<a href="http://workhealthlife.com/Standard3">workhealthlife.com/Standard3</a>
Broker Contacts	Dillingham Benefits	405-236-1991	<a href="http://www.dillinghambenefits.com">www.dillinghambenefits.com</a>