



Ocean Associates, Inc.

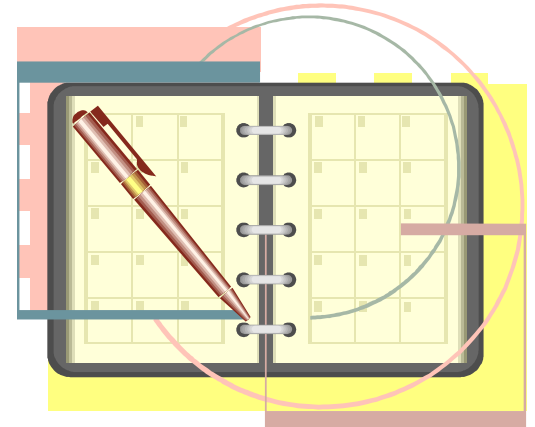
Annual Employee Benefit Meeting Plan Year: 12/1/2013 – 11/30/2014

Eligibility for Benefits

- Appointed to a contract of a minimum of 500 regular hours.
- Actively working.
 - **Mainland**: 30 combined work, vacation, sick and holiday hours per week.
 - **HI**: 20 combined work, vacation, sick and holiday hours per week (state law).

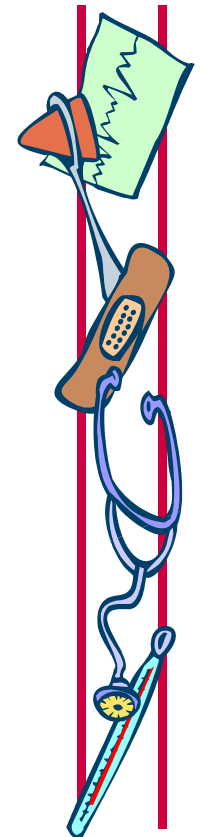
Today's Agenda

- CareFirst - Medical & Rx
 - Medical Plans – Triple Options
 - Prescription Drug Benefits
 - Find a Doctor
 - Online Resources
- Guardian
 - Life/AD&D Insurance
 - Long-Term Disability Insurance
 - Dental
 - Vision
 - Find a Provider
 - Voluntary Short-Term Disability – New Benefit
- Employee Contributions – Per Pay Period
- Open Enrollment



CareFirst Medical Plans – Triple Options

PLAN	PPO OPTION 9	PPO OPTION 14	PPO OPTION 18
SERVICES (IN-NETWORK)	YOU PAY	YOU PAY	YOU PAY
DOCTOR NETWORK	BluePreferred	BluePreferred	BluePreferred
SPECIALIST REFERRALS	No	No	No
ANNUAL DEDUCTIBLE			
Individual	\$500	\$1,000	\$3,000
Family	\$1,000	\$2,000	\$6,000
ANNUAL OUT-OF-POCKET MAXIMUM			
Individual	\$1,500	\$3,500	\$6,350
Family	\$3,000	\$7,000	\$12,700
PREVENTIVE SERVICES	No Charge	No Charge	No Charge
OFFICE VISITS , LABS & TESTING			
Office Visits for Illness	\$10 per Visit	\$20 per Visit	\$20 per Visit
Diagnostic Services	No Charge after Deductible	No Charge after Deductible	No Charge after Deductible
X-Ray and Lab Tests	No Charge after Deductible	No Charge after Deductible	No Charge after Deductible
EMERGENCY CARE AND URGENT CARE			
Urgent Care Center	\$10 per Visit	\$20 per Visit	\$20 per Visit
Hospital Emergency Room	Deductible, Plus \$50 per Visit	No Charge after Deductible	No Charge after Deductible
HOSPITALIZATION			
Inpatient Facility Services	No Charge after Deductible	No Charge after Deductible	No Charge after Deductible
Outpatient Facility Services	No Charge after Deductible	No Charge after Deductible	No Charge after Deductible
In-patient Physician Services	No Charge after Deductible	No Charge after Deductible	No Charge after Deductible
Outpatient Physician Services	No Charge after Deductible	No Charge after Deductible	No Charge after Deductible
PRESCRIPTION DRUG COPAYS			
Deductible	\$0	\$0	\$0
Tier 1 (Generic Drugs)	\$15	\$15	\$15
Tier 2 (Preferred Brand Drugs)	\$35	\$35	\$35
Tier 3 (Non-Preferred Brand Drugs)	\$60	\$60	\$60
Tier 4 (Self-Administered Injectables)	50% up to \$100	50% up to \$100	50% up to \$100
SERVICES (OUT-OF-NETWORK)	YOU PAY	YOU PAY	YOU PAY
ANNUAL DEDUCTIBLE			
Individual	\$1,000	\$2,000	\$6,000
Family	\$2,000	\$4,000	\$12,000
ANNUAL OUT-OF-POCKET MAXIMUM			
Individual	\$3,000	\$7,000	\$15,000
Family	\$6,000	\$14,000	\$15,000
SERVICES	Deductible, then 20% of Allowed Benefit	Deductible, then 20% of Allowed Benefit	Deductible, then 20% of Allowed Benefit



CareFirst – Prescription Drug Benefits

- Maintenance Drug Copays
 - 2 x copay.
 - **90 day supply** – mail order or **retail**.
 - Ask your doctor to write your prescription for a 90 day supply.
- Restricted Generic Substitution
 - If you choose a non-preferred brand name drug (Tier 3) instead of its generic equivalent, you will pay the highest copay plus, the difference in cost between the non-preferred brand name drug and the generic.
 - If your prescription is written for a brand name drug and **DAW (dispense as written)** is noted on the prescription, you will only pay the copay.
- CVS Caremark will be the new Pharmacy Benefit Manager (PBM) effective 1/1/2014. **All members will receive new member ID cards.**



CareFirst – Find a Doctor



- Go to www.carefirst.com

- Under the Find A Provider Tab
 - Search for Provider by Plan
 - Preferred Provider Organization (PPO)
 - CareFirst Regional Provider Directory (MD/DC/Northern VA); or
 - BlueCross BlueShield National Provider Directory

- Enter Search Criteria

CareFirst My Account www.carefirst.com

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Members & Visitors **Employers & Benefits Managers** **Providers & Physicians** **Brokers & Agents**

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User ID

Remember me 

[Forgot User ID?](#)

Take a Tour of My Account
Am I Eligible to Register? 

Vitality Magazine Available Online

Read Issue 2 of our member magazine to get updates about your health care plan, along with valuable health and wellness information.

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- [Individual & Family Plans >](#)
- [Medigap Plans >](#)
- [Part D Plans >](#)
- [DC Open Enrollment Plan >](#)

Plan Information

- Forms
- Plan Summaries
- FAQs
- Pay Your Bill

[More >](#) 

Find a Provider

- Find a doctor or other provider in your plan
- Search doctors by name
- How to select a Primary Care Provider

[More >](#) 

Health Information

- Drug Information
- My Care First
- Discounts on Wellness Services

[More >](#) 

Health Reform & You

- Reference Guide & Other Resources
- Highlights
- Reform News

[More >](#) 

News

- [Some CareFirst Members to Receive MLR Rebates](#)
- [Issue 2 of Vitality Magazine is Now Available Online](#)
- [PCMH Program Trims Expected Health Care Costs by \\$98 million in Second Year](#)
- [CareFirst Invests Another \\$1 Million in Nursing Shortage](#)
- [CareFirst CEO Chet Burrell Discusses Exchange Rate Filings on Maryland Public Television](#)

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Register Now for My Account





- ✓ Find a doctor
- ✓ Check claims
- ✓ See deductibles
- ✓ Get personalized benefit info
- ✓ Request ID cards

Register Now >

CareFirst Rx Tools


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- [Plan Information](#)
- [Find a Provider](#)
- [Health Information](#)**
 - Discounts on Wellness Services
 - Drug & Pharmacy Information
 - [Tools](#)
 - Forms
 - FAQs
 - Save With Generics
 - Understanding Drug Plan
 - Rx Personal Advisor
 - [Drug Recalls](#)
 - OTC Recalls
 - Health + Wellness Program
 - Health News Registration
 - My Care First
 - Vitality Magazine
- [Health Reform & You](#)

[Need to Buy Insurance?](#)



Tools

Please use our various tools to help you understand what drugs are available, how to order them online and confirm any possible drug interactions.

-  [Drug Search](#)
Search drugs by name or category to see if they are on the preferred drug list or if the drug is available as a generic.
-  [Order Drugs Online](#)
Save money and time by ordering your drugs online.
-  [Find A Pharmacy](#)
For your convenience, find a pharmacy near your home or office. Remember to use the same pharmacy for all or most of your prescriptions to ensure no drug interactions.
-  [Drug-to-Drug Interactions](#)
Search your prescriptions to see if there are potential drug-to-drug interactions or check to see if your medicines cause any negative reactions when taken with certain foods.

CareFirst Discounts on Wellness



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SEARCH

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Health Information

Discounts on Wellness Services

Drug & Pharmacy Information

Health + Wellness Program

Health News Registration

My Care First

Vitality Magazine

Health Reform & You

Need to Buy Insurance?

Discounts on Wellness Services

We offer a wide variety of discount wellness services to our members through three distinct wellness programs.

Options Discount



- [Eldercare Services](#)
- [Medifast](#)
- [QualSight LASIK](#)
- [TruVision LASIK](#)
(For Lasik and Mail Order Contacts)
- [Mail Order Contacts](#)
- [Medical IDs](#)

HEALTHWAYS

Healthways WholeHealth Living® Discount Program

VIEW ALL

- Acupuncture
- Chiropractic
- Yoga and Pilates
- Tai Chi and Qi Gong
- Nutritional Counseling
- Fitness Centers & Spas
- Personal Trainers
- Massage and Body Work
- Mind Body Therapies & Relaxation

Blue365

Because health is a big deal™



VIEW ALL

- Experiences
- Fitness
- Healthy Eating
- Living
- Personal Care
- Wellness

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Guardian Group Life / AD&D

LIFE BENEFITS SUMMARY

Benefit Type	Percent Of Earnings
Multiple	200%
Maximum Benefit	\$150,000
Earnings Definition	Std Def Excluding Bonus & Commissions
Guarantee Issue	N/A
Waiver of Premium	Waived To Specific Age
Age Reduction Formula	
Age 65	35%
Age 70	50%
Accelerated Benefit	
Benefit %	N/A
Benefit Maximum	N/A

AD&D BENEFITS SUMMARY

Benefit Type	Percent Of Earnings
Multiple	200%
Maximum Benefit	\$150,000
Earnings Definition	Std Def Excluding Bonus & Commissions



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Guardian Group Long-Term Disability

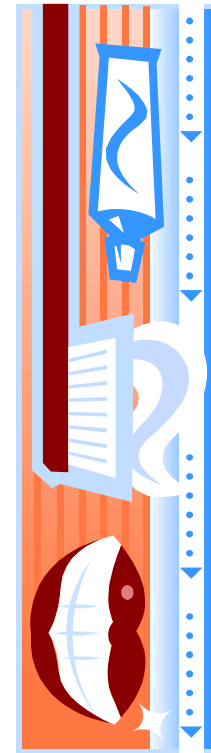
PLAN BENEFITS SUMMARY

Monthly Benefit	60% to \$3,000
Elimination Period	90 days
Benefit Duration	To Age 65/Adea
Own Occupation Period	Own Occ/Extended Own Occ
Gainful Occupation	80%
Pre-Existing Conditions	3/12 Exclusion
Mental Nervous	2 years
Substance Abuse	2 years
Cost of Living (COLA)	Yes
Survivor Benefit	3 months
Integration	Full Family
Rehabilitation Benefit	Mandatory Rehab



Guardian Dental – DentalGuard Preferred

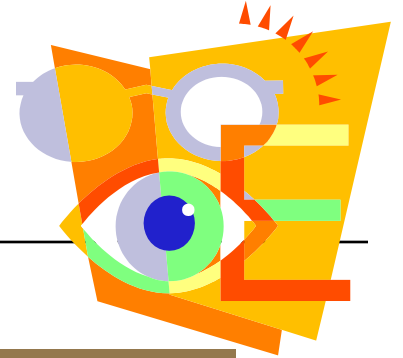
PLAN BENEFITS SUMMARY		
	In-Network	Out-of-Network
Coinsurance		
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Deductible	\$50	\$50
Waived for preventive?	Yes	Yes
Maximum	\$1,000	\$1,000
Orthodontia	Excluded	
Lifetime Maximum	N/A	
Coinsurance	N/A	
Maximum Rollover		
Threshold		\$500
Rollover Amount		\$250
In-network only rollover		\$350
Max Rollover Limit		\$1,000
Dependent Age Limit		26/26



Out-of-Network Benefits

AK Employees: R&C – 90th Percentile
 All Other Employees: Fee Schedule

Guardian Vision - VSP



PLAN BENEFITS SUMMARY

	In-Network	Out-of-Network	Frequency
Exam Copay	\$10	\$46	12 months
Exam Allowance	100%	\$46	12 months
Base Lenses			
Single Vision Allowance	100%	\$47	12 months
Bifocal Allowance	100%	\$66	12 months
Trifocal Allowance	100%	\$85	12 months
Lenticular Allowance	100%	\$125	12 months
Contact Lenses			
Elective Allowance	\$120	\$120	12 months
Therapeutic Allowance	\$0	\$210	12 months
Frame Retail Allowance	\$120	\$47	24 months

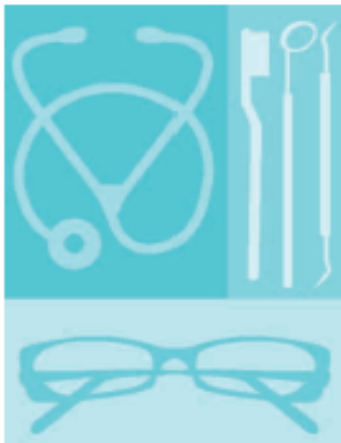
Guardian – Find a Provider

Finding a provider is easy

Go online — it takes just minutes!

It's easy to find health care, dental or vision care providers you can trust. Whether you're looking for a list of providers that serve your plan (in-network) or trying to locate a specific doctor, dentist or vision care provider, it takes just minutes. Through Guardian's Provider Online Search, you can even search for a nearby hospital or pharmacy.

Guardian's Provider Online Search is available to you 24 hours a day, 7 days a week.



Here are just a few things you can do online:

Search for a Dentist or Vision Provider

- Customize your search by specialty, languages spoken, gender and more
- Get side-by-side comparisons of provider information (ie. office status, distance)
- Create a short-list of 'favorite' providers — for quick reference online
- Get maps and directions to a provider's office location
- View your results online or have them faxed or emailed to you
- Save your search criteria for easy access when you revisit Provider Online Search
- Create a customized provider directory
- Nominate a provider to be included in a network
- And much more!

Search for a Doctor

- Gain access to your specific medical network's website to conduct a thorough search for doctors in your area.

Dental Provider
DentalGuard Preferred

Vision Provider
VSP

Just go to www.GuardianLife.com.

Under "Resources", click on "Provider Online Search".

Voluntary Short-Term Disability Insurance

New Benefit Effective 12/1/2013

- *Minimum participation requirements:*
 - *At least 18 employees must apply in order for us to offer this new benefit.*
- *Now is your only opportunity to enroll with guaranteed issue. No medical questions.*
- *Short-Term Disability is paycheck protection at low group rates.*

Not available for employees in CA and HI



What are the odds of becoming disabled?

- Over 36 million Americans are classified as disabled.
- Disabilities affect one-fifth of Americans (over 60 million people).
- Almost one-third of Americans entering the workforce today will become disabled before retiring.



Consider...

Less than 10 percent of disabling injuries and illnesses are work-related. The other 90 percent are not, so workers' compensation will not cover them.



Consider...

Your biggest asset is your ability to work and earn a living.

Disability insurance helps replace lost income if you have an accident or illness that prevents you from working.



Other Sources of Finances

- Savings: If you save 10 percent of your income each year, one year of being disabled will wipe out 10 years of savings.
- Borrowing: It is difficult or impossible to get loans without having any income. If you borrow from family or friends, you may be unable to repay them.
- Spouse's income: If you are disabled and need care, your spouse may have to choose between playing the role of caretaker and working.
- Selling assets: When selling assets quickly, you will likely receive less than their market value.
- Retirement income: If you are old enough, it may not provide enough money to live on.
- Social Security benefits: Many individuals who apply for Social Security benefits are denied, but regardless, these benefits don't kick in until the sixth month of a disability.



Voluntary Disability Plans

A voluntary disability plan can provide you with:

- Tax-free claim benefits
- Low, age-rated group rates
- Guaranteed acceptance
 - During initial open enrollment
 - With 25 percent minimum participation
- Easy and convenient payroll deduction

Benefits

- Weekly Benefit: 60% to \$1,000 **Guarantee Issue**
- Benefits Begin: 15th Day for Accident
15th Day for Sickness
- Duration of Benefits: 11 Weeks
- Pre-Existing Condition: 3/12



**Pre-Existing
conditions include
Maternity**

How to Apply

An enrollment kit will be emailed to employees shortly.

Enrollment forms are due by November 26, 2013.



Employee Contributions

Per Pay Period

COVERAGE TIER	CAREFIRST PPO OPTION 9	CAREFIRST PPO OPTION 14	CAREFIRST PPO OPTION 18	GUARDIAN DENTAL	GUARDIAN VISION
EMPLOYEE ONLY	\$ 55.36	\$ 23.75	\$ 10.00	\$ 10.54	\$ 2.13
EMPLOYEE + CHILD(REN)	\$ 253.58	\$ 195.12	\$ 121.54	\$ 35.43	\$ 5.18
EMPLOYEE + SPOUSE	\$ 358.96	\$ 286.24	\$ 194.69	\$ 28.59	\$ 5.04
EMPLOYEE + FAMILY	\$ 475.70	\$ 387.12	\$ 275.67	\$ 53.48	\$ 9.44

Open Enrollment

- Change Medical Plan
- Enroll for the first time
- Add / Remove Dependents
- Drop Coverage
- Update Beneficiary Information
- Consider enrolling in the new Voluntary Short-Term Disability plan.



No Change – No Action

ALL FORMS ARE DUE NOVEMBER 26, 2013

Questions & Answers





Ocean Associates, Inc.

Thank You for Attending
Today's Meeting