



WARD, HOCKER & THORNTON



**July 1, 2010–June 30, 2011  
Benefits Guide**

## 2009-2010 Benefits

### The Ward Hocker & Thornton Group Benefits plan

Ward, Hocker, & Thornton has partnered with BB&T Insurance Services, the 7th largest insurance broker in the world, to provide a comprehensive benefit plan with several options that will allow you to personalize your coverage.

We offer the following programs:

- Dual Option Medical Insurance for you and your dependents
- Flexible Spending Accounts for both Health & Dependent Care
- Health Savings Accounts
- Dental Insurance for you and your dependents
- Basic Life and Accidental Death & Dismemberment Insurance
- Voluntary Life Insurance for you and your dependents
- Short Term Disability Insurance
- Long Term Disability Insurance
- 401(k) Retirement Plan
- Paid Time Off

The insurance plans summarized here are key components of your total benefits package provided by WHT. The cost that WHT pays toward these insurance plans represents a significant additional percentage of your wages. Some of these options require contributions from you. Please see Faye Satterwhite for eligibility and cost break-down information.

The benefit summaries on the following pages are provided to give you an overview of the plans. Formal Summary Plan Descriptions (SPD's) are available from Faye. Ward Hocker & Thornton retains the right to amend or terminate any plan at any time. Please confirm plan status with Faye.

# 2009-2010 High Deductible Health Plan

## Anthem Version 4.0 HSA-Opt. Elz 100/70 Plan

### Did You Know?

- *All Deductibles and coinsurance apply toward the Out-of-Pocket Maximum including prescription drugs.*
- *Network and Non-Network co-insurance and Out-of-Pocket Maximums are separate and do not accumulate toward each other.*
- *Log on to the web at Anthem.com to check which tier a Prescription Drug will fall. If your prescription is not available as a generic, check with your physician to see if other prescription drugs are available for your condition.*
- *Log on to Anthem.com to Save Money and Get Healthy. Click on MySpecialOffers to start saving on: health clubs, home fitness equipment, weight management programs, smoking cessation programs, prescription eyewear, laser vision correction, allergy relief products and more.*

### Coverage Provided By:



Benefits	In Network	Out of Network
<b>Network Provider</b>	Blue Access	N/A
Co-Insurance	100%	70%
Calendar Year Deductible	Individual - \$2,500 Embedded Family - \$5,000	Individual - Combined Family - Combined
Out-of-Pocket Maximum	Individual - \$3,500 Family - \$7,000	Individual - \$7,000 Family - \$14,000

Covered Services	Amounts You Pay	Amounts You Pay
Hospital Services	0% after deductible	30% after deductible
Outpatient Services & Surgery	0% after deductible	30% after deductible
Emergency Room	0% after deductible	Same as In network
Primary Care Physician	0% after deductible	30% after deductible
Specialist Office Visit	0% after deductible	30% after deductible
Preventive Care	Covered in Full	30% after deductible
Urgent Care Center	0% after deductible	30% after deductible
Chiropractic Care	0% after deductible	30% after deductible
Prescription Drugs (30-day supply)	Deductible, then \$10 / \$30 / \$50 / 25% Until out-of-pocket max	50%, min \$75
Anthem Mail Service: (90-day supply)	\$10 / \$75 / \$150 / 25%	Not Covered

**Group #00202658**  
Website: [www.anthem.com](http://www.anthem.com)

# 2010-2011

## Health Savings Account (HSA)



### What is a Health Savings Account?

- ⇒ It is a tax-free bank account that helps employees save money for health care expenses and helps build savings for the future.
- ⇒ It is **NOT** a medical plan.
- ⇒ It's a fund employees can use to cover medical costs.
- ⇒ You must be enrolled in a High Deductible Health Plan (HDHP) to have an HSA.
- ⇒ Employee, Employer and anyone else can contribute to the account.
- ⇒ Once money goes into the account, it belongs to the employee and cannot be lost; unused funds carry over from year to year, just like other bank accounts, even if you leave your employer.
- ⇒ **McGregor & Associates** oversees the administration of the HSA, and the funds are held at Central Bank.

### Is everyone eligible?

- ⇒ Your high deductible health plan must be your only medical coverage.
- ⇒ If a spouse has a flexible spending account that covers medical expenses, you are **NOT** eligible for an HSA, even if you don't use your spouse's account.
- ⇒ Also, you cannot put money in an HSA if you are enrolled in Medicare benefits, claimed as a dependent on another person's tax return (does not include spouses), or receiving VA Benefits.



333 West Vine Street, Suite 1610  
Lexington, KY 40507  
Phone: 859.233.4377  
Toll Free: 866.233.4377  
Fax: 859.255.2999

# 2010-2011 Traditional PPO Health Plan

## Anthem Version 4.0 PPO Opt. 18 Rx F 80/60 Plan

### Did You Know?

- *Flat dollar copayments are excluded from out-of-pocket limits.*
- *Prescription Drug deductibles, copayments, coinsurance & Non-Network organ transplants are excluded from the Out-of-Pocket limits.*
- *Deductibles apply only to covered medical service listed with a percentage coinsurance.*
- *Network and Non-Network deductibles, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate toward each other.*
- *Specialist copayment is applicable to all Specialists excluding general physicians, internists, pediatricians, OB/GYNs, geriatrics or any other network provider as allowed.*

### Coverage Provided by:



Benefits	In Network	Out of Network
<b>Network Provider</b>	Blue Access	N/A
Co-Insurance	80%	60%
Calendar Year Deductible	Individual - \$1,000 Family - \$3,000	Individual - \$2,000 Family - \$6,000
Out-of-Pocket Maximum	Individual - \$2,000 Family - \$4,000	Individual - \$4,000 Family - \$8,000

Covered Services	Amounts You Pay	Amounts You Pay
Hospital Services	20% after deductible	40% after deductible
Outpatient Services & Surgery	20% after deductible	40% after deductible
Emergency Room	\$200 copay + 20% (Copay waived if admitted)	Same as In network (Copay waived if admitted)
Primary Care Physician	\$20 copay	40% after deductible
Specialist Office Visit	\$20 copay	40% after deductible
Preventive Care	\$20 Primary; \$20 Specialist	40% after deductible
Urgent Care Center	\$75 copay	40% after deductible
Chiropractic Care	\$20 copay	40% after deductible
Prescription Drugs (30-day supply)	Tier 1: \$10; Tier 2: \$30 and Tier 3: \$60	50% Minimum \$60
Mail Order: (90-day supply)	Tier 1: \$10; Tier 2: \$75 and Tier 3: \$180	Not Covered

**Group #00202658**  
Website: [www.anthem.com](http://www.anthem.com)

## 2010-2011 Flexible Spending Account (FSA)



### **Why would I want to establish a Flexible Spending Account?**

- ⇒ If you are in a 30% tax bracket, for every \$100 you set aside on a pre-tax basis, you will save \$30.00.
- ⇒ Un-reimbursed Medical Expenses can be paid by pre-tax funds set aside in a Flexible Spending Account.

### **Medical and Dental Premium**

- ⇒ If you have medical and/or dental premiums deducted from your pay, premiums are automatically deducted pre-tax.
- ⇒ Premiums will be automatically deducted pre-tax unless the employee completes a waiver form.

### **Dependent Care Reimbursement Account**

- ⇒ You may contribute a maximum of \$5,000 (\$2,500 if married and filing separately) to cover childcare or elder daycare expense.
- ⇒ The amount you set aside is an irrevocable election for the plan year unless you have a qualified status change, for example, marriage, divorce, birth of a child, child no longer in daycare, etc.

### **Account Administration**

- ⇒ You may elect to defer a designated amount per pay check to your FSA.
- ⇒ Funds in your FSA will be administered by McGregor & Associates.
- ⇒ Currently, the IRS designates that all funds remaining in your FSA account at the end of the calendar year be forfeited.



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# Anthem Website Services

## **Remember:**

- *Verify online your provider is a part of the Anthem Network*
- *Participate in Health Management Programs*
- *Need to know the status of a claim, check the website.*

**Anthem Website Address:** [www.anthem.com](http://www.anthem.com)

## **E-Member Services provides access to:**

- ⇒ Request an ID Card
- ⇒ Find a Doctor
- ⇒ View Your Claims
- ⇒ Check Your Benefits
- ⇒ Update Contact Information
- ⇒ Find a Prescription Drug

You can also access from the Anthem Website:

## **MEMBER HEALTH PARTNERSHIPS™**

Our family of free, confidential health management programs

- ⇒ Asthma
- ⇒ Diabetes
- ⇒ Fibromyalgia
- ⇒ Healthy LifeStyle Choices<sup>SMI</sup>
- ⇒ Heart Disease
- ⇒ Migraine
- ⇒ Pregnancy
- ⇒ Tobacco Free

## **Decision Support Tools**

- ⇒ Health Care Cost Estimator<sup>SM</sup>
- ⇒ Online Health Encyclopedia
- ⇒ Health Line
- ⇒ Health Survey
- ⇒ Hospital Comparison Tool<sup>SM</sup>
- ⇒ PharmaAdvisor<sup>TM</sup>

# 2010-2011 Delta Dental Plan



## Did You Know?

- *Delta Dental's Maximum Benefit Carry-over Feature allows qualifying members to roll over a portion of their unused annual maximum into a personal maximum carryover account.*
- *If you have access to the Internet, you may use Delta Dental's website to request information about dental providers by providing either your city, state and zip code or the provider's name and specialty.*
- *If you have access to a fax machine, you may call the Delta Dental customer assistance line at 1-800-955-2030 (select option 4) and request a directory by zip code (and you can select up to 5 zip codes) and it will be faxed to you within 5-10 minutes.*

## Coverage Provided by:



## Dental Benefits

### Deductible

Individual/Family

\$0 In & Out of  
Network

### Annual Maximum

\$1,500

### Orthodontics Lifetime Maximum

\$1,000

### Preventive Services

Oral Examinations (2/benefit period), ER Treatment, X-Rays, Cleanings, Fluoride treatment (through age 18), Sealants (through age 15), and Space Maintainers (through age 11)

100% In & Out  
of Network

### Basic Services

Fillings, Simple Extractions, Root Canals, Denture Repair, Oral Surgery, and Periodontal Services

80% In & Out of  
Network

### Major Services

Inlays, Crowns, Prosthetic Services (bridges, dentures and partials), and Implants

50% In & Out of  
Network

### Orthodontics

For children ages 19 and under

50% In & Out of  
Network

## PPO Plus Premier Plan

This dental program allows members to utilize any licensed provider. Members who choose a Delta Dental PPO network provider have the lowest out of pocket expenses and cannot be balance billed. Members who choose a Delta Dental Premier network provider cannot be balance billed.

**Group #689210**  
**[www.deltadentalky.com](http://www.deltadentalky.com)**

## 2010-2011 Vision Coverage & Discount Program

### Did You Know?

- *Many changes to vision happen slowly so you may not realize you have a problem. Finding problems early is the difference between good vision and vision loss.*
- *Presbyopia is the inability to focus on small objects; reading glasses usually solves the problem.*
- *Glaucoma develops when the pressure within the eye starts destroying the nerve fibers within the retina. If not treated early, glaucoma can cause vision loss.*
- *Regular eye exams can detect macular degeneration and early treatment can slow down vision loss.*

### Coverage

#### Provided by:



**Both the High Deductible Health Plan and the Traditional PPO Plan offered by Anthem provide insurance coverage for an annual eye exam by network providers, under preventive care coverage.**

**While there is not insurance coverage for materials, both Anthem and DeltaVision offer a discount program which provides discounted fees for prescription lenses, eyeglass frames, and contact lenses. These benefits are extended automatically to those enrolled in the plans. DeltaVision also provides a discount from the provider's regular fee for eye exams. Visit the web site to identify participating providers and retailers.**

**If you participate in the Health Savings Account or Flexible Spending Account, any balances not covered by insurance, can be paid for with pre-tax money set aside in these accounts.**

**Highlights of both discount programs are listed below.**

	<b>ANTHEM</b>	<b>DELTAVISION</b>
<b>Exam:</b>	\$25/50 co-pay (PPO) Covered in Full (HSA)	\$5 off (regular exam) \$10 off (contacts exam)
<b>Frames:</b>	Up to 30% off retail prices	30% off retail prices
<b>Lenses:</b>	Up to 30% off retail prices	Single Vision: \$75 Bifocal: \$95 Trifocal: \$125
<b>Contact Lenses:</b>	Up to 30% off retail prices	15% off retail prices

**Group #00202658**

[www.anthem.com](http://www.anthem.com)

**Group #689210**

[www.eyemedvision.com/deltadental](http://www.eyemedvision.com/deltadental)

## 2010-2011 Hartford Life Insurance

### **Did You Know?**

- *Life Insurance creates an instant estate for remaining family members helping them pay for medical, food, clothing, education and final expenses.*
- *Waiver of Premium option is included in the event you are disabled.*
- *The online resource, [thehartfordatwork.com](http://thehartfordatwork.com) assists your employees in making sound benefit choices and managing their benefits quickly and conveniently.*
- *Travel Assistance is available at no additional cost and provides three kinds of services for employees and their families traveling and is provided by Worldwide Assistance Services, a leader in the travel industry.*
- *Beneficiary Assist provides support and counseling services from experienced professionals to help cope with loss.*

### **Coverage Provided by:**



Basic Term Life and AD&D insurance is provided for you while you are employed by Ward, Hocker & Thornton, PLLC and are a full-time employee working an average of at least 30 hours per week. It is designed to pay benefits to your named beneficiary.

### **The following additional benefits are also included:**

Waiver of Premium Disability Benefit  
Accelerated Benefit  
Seatbelt & Air Bag Benefit  
Repatriation of Remains Benefit.

**Group # 83130220**  
Website: [www.thehartford.com](http://www.thehartford.com)

## 2010-2011 Hartford Supplemental Life Insurance

### *Did You Know?*

- *Voluntary Life Insurance can be a way to protect your family in the event of your death, particularly if you have financial obligations such as a mortgage or children in college*
- *Portability allows employees to continue voluntary and/or basic life protection for themselves and their families when the employee changes jobs. No medical exam is required and coverage continuation can be elected up to \$250,000.*



**Supplemental Life Benefit:**  
\$10,000 increments not to exceed 5 times earnings or \$300,000  
Guaranteed issue: \$50,000

### Supplemental Dependent Life

Spouse: \$5,000 increments to \$50,000 not to exceed 50% of employee elected and approved supplemental life benefits  
Child: 14 days old to 6 months—\$500  
Child: 6 months-19 years old\*— \$5,000  
\*Age extended to 25 if full-time student, dependent on your support)

### The following additional benefits are also included:

- ⇒ Waiver of Premium Disability Benefit
- ⇒ Accelerated Benefit
- ⇒ Portability

**Coverage  
Provided by:**



**Group # 83130221**  
Website: [www.thehartford.com](http://www.thehartford.com)

## 2010-2011 Assurant Long-Term Disability

### **Did You Know?**

- *Men have a 43% chance of becoming disabled during their working years; women have a 54% chance.*
- *30% of all Americans between the ages of 35 and 65 will become disabled for more than 90 days according to the American Council of Life Insurers.*
- *46% of all foreclosures on conventional mortgages are brought about by a disability.*
- *Most families could not pay their living expenses for very long if a breadwinner became sick or injured without some kind of income protection benefit.*

### **Coverage Provided by:**



### **Long Term Disability Benefits**

**Monthly Benefit Amount:** 60% of monthly pre-disability pay

**Elimination Period:** 180 Days for Associates and Administrative Staff

**Maximum Monthly Benefit:** \$10,000

**Benefit Duration:** Social Security Normal Retirement Age for all classes

**Group # 5359184**

Website: [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com)

2010-2011

## The Standard Supplemental Short-Term Disability

### *Voluntary Short Term Disability Benefits*

**Weekly Benefit Amount:** 60% of weekly pre-disability pay, reduced by deductible income, to a maximum of \$650 per week, and a minimum of \$15.

**Elimination Period:** 30 Days Injury, 30 Days Sickness

**Benefit Duration:** 150 Days



### **Did You Know?**

- While STD claims for depression are spread evenly among all age categories, the rate is slightly higher for women and for those in more sedentary jobs.
- The main causes of short-term disability claims are pregnancy, accident injuries, back injuries, mental disorders, digestive and intestinal disorders.
- Cornell University reports that 483,000 non-institutionalized men & women in Kentucky between ages 21 and 64 reported a disability in 2007.

**Coverage  
Provided by:**



**Group # 138972**

Website: [www.standard.com](http://www.standard.com)

**2010-2011  
American Bar Association  
Members Retirement Plan**



All employees, at least 18 years of age, are eligible to participate in the 401(k) plan after one full calendar quarter of service. Entry dates coincide with the beginning of each calendar quarter—January 1, April 1, July 1, and October 1.

Investment options include an assortment of funds, as well as a structured portfolio service, based on the participant's risk tolerance. A self-managed brokerage account is also available, which allows participants to directly invest assets in publicly traded securities and mutual funds.

The firm currently matches fifty cents on the dollar, up to \$1,000 per employee per year.

**Vesting Schedule:**

One year of service, but less than two:	25% vested
Two years of service, but less than three:	50% vested
Three years of service, but less than four:	75% vested
Four years or more of service:	100% vested

**After you enroll in the ABA/Members Retirement Plan, you will receive a unique Personal Identification Number through a direct mailing to your home address, for accessing your account via Customer Service. It is VERY important to keep this PIN # in a safe place.**

**ABA Members Retirement Program  
P.O. Box 9109  
Boston, MA 02209-0109  
www.abaretirement.com  
abaretirement@citistreetonline.com  
800-348-2272**

## 2010-2011 Paid Leave



### VACATION

After completion of 12 continuous months of employment, full-time permanent employees are eligible for paid vacation according to the following schedule:

Length of Full-time employment	Paid Vacation Accrued
1st year through 7th year	2 weeks
8th year through 14th year	3 weeks
15th year through subsequent years	4 weeks

### SICK DAYS

After the first 90 days, which is considered a probationary period, full-time permanent employees will accrue a designated amount of paid sick leave each pay period which is equal to 10 paid sick days per year.

### HOLIDAYS

Full-time permanent employees are eligible for 9 paid holidays each calendar year.

### OTHER

The firm also provides other paid leave for specific circumstances such as maternity leave, jury duty, bereavement, military duty, etc. Please refer to your employee handbook for details.

# Important Phone Numbers

**BB&T Insurance Services, Inc.**  
**Your Benefits Team**

Faye Satterwhite	FSatterwhite@whtlaw.com
Daryl R. Carlson Vice President, BB&T	859-422-3885 dcarlson@bbandt.com
Lisa Darby Team Leader, BB&T	859-422-3786 ldarby@bbandt.com
Tish Harris Customer Service, BB&T	859-422-3776 tish.harris@bbandt.com
Anthem Customer Service (PPO)	888-650-4047
Anthem Lumenos Customer Service (HDHP)	888-224-4902
Delta Dental Customer Service	800-955-2030
The Hartford Customer Service	800-303-9744
Assurant Customer Service	800-456-9194
The Standard Customer Service	888-937-4783
ABA Retirement Customer Service	800-348-2272
McGregor & Associates (FSA & HSA Customer Service)	866-233-4377

# BB&T

## INSURANCE SERVICES, INC.

This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the actual summary plan description. Please contact your Human Resources Department for further information and contractual obligations.