

You are encouraged to sign on to Workday to review your benefits, including your effective dates and dependents covered. It is also important to review your paystips on Workday.

Benefits may be subject to certain conditions, including: pre-existing condition exclusions, waiting periods, and/or requirements to be actively at work. Please refer to plan documents for complete details.

Newly elected coverage that is subject to Evidence of Insurability—for example, supplemental life insurance—will not be effective until the carrier has approved coverage.

Certain coverages may require Evidence of Insurability in the future but offer guarantee issue for you as a newly eligible individual, for example, supplemental life insurance.

When you enroll dependents in any benefit, you are attesting that the dependents are, in fact, dependents as defined in the plan documents. Proof of dependent status is required for dependents—spouse and children.

Changes to your Benefits

You will not pay income or FICA tax on your medical, dental, or vision plan premiums, or contributions to the Healthcare FSA or Dependent Care FSA. These benefits are paid through the Flexible Benefits Plan on a pre-tax basis. Because of that, and under the Internal Revenue Code regulations, you may not change your benefit elections during the calendar year unless you experience a qualified change in status. Each year, during the open enrollment period, you will have the option to change certain coverages, even if you have not had a qualified change in status event. If you decline medical, dental, or vision coverage for yourself or your dependents, including your spouse, because of other medical insurance coverage you may in the future be able to enroll yourself and your dependents in coverage, provided you request enrollment within 60 days after the other coverage ends. In addition, if you have a new spouse or dependent as a result of marriage, birth, or adoption, you may be able to enroll yourself, your spouse, and your dependents, provided you request enrollment and provide any required proof within 60 days after the marriage, birth, or adoption.

Quantum Health

At Southeastern, we believe it is important for you to understand how your medical expenses are paid under our group health plan. Southeastern has partnered with Quantum Health (Quantum) to work together with BlueCross BlueShield of South Carolina (BCBSSC) in administering claims under the Plan. They will confirm your coverage for providers and also preauthorize the payment for medical expenses, including mental health and substance abuse claims. They will communicate these decisions and exchange information with BCBSSC so that your medical claims under the plan can be paid. By enrolling in coverage, you acknowledge that you understand when you consent to a providers' sharing medical information with Southeastern's group health plan for payment purposes, you are providing that access to all of the plan's partners who are involved in the administration of claims, including Quantum and BCBSSC, as well as those supporting the plan's health care operations functions. Health care operations are administrative functions that are necessary to support the plan's core payment functions and include, for example, underwriting and administrative review activities. For complete information regarding how your information may be used, please view the Notice of Privacy Practices that may be found on the Benefits Microsite at www.BenefitsGo.com/sefl under Important Resources.

IMPORTANT: INTERNET ACCESS TO SUMMARY PLAN DESCRIPTIONS

With the internet now so accessible, Southeastern posts required plan documents and other important notices online. All required documents, including Summaries of Benefits and Coverages (SBCs) for the medical coverages available to you and Summary Plan Descriptions (SPDs) for Southeastern's health and welfare benefits in effect (i.e., medical, dental, vision, prescription drug, disability, and life insurance coverage, as well as the flexible benefits plan and flexible spending accounts) are posted on-line at www.benefitsquest.com/sefl, instead of being mailed to you. These SPDs provide you with important information about the benefits you have available to you through your employment at Southeastern, and you should read them carefully.

Summary Plan Descriptions and other required notices will be delivered to you only by means of electronic posting on Southeastern's communications portal at www.benefitsquest.com/sefl, unless you also request a free paper copy by calling SEFL's Benefits Department at 1-800-637-7335.