

## IMPORTANT INSURANCE INFORMATION



# CLINTON MILLS

MANUFACTURERS OF SUPERIOR QUALITY FABRICS

P. O. DRAWER 1215  
CLINTON, SOUTH CAROLINA 29325-1215

The Clinton Mills, Inc.

Disability Benefit Plan For Employees of  
Clinton Mills, Inc. and Affiliates

This is a summary of the annual report for the Disability Benefit Plan For Employees of Clinton Mills, Inc., and Affiliates, EIN 57-0783443, for July 1, 1986, to June 30, 1987. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Financial Information

For the period covered by this report Clinton Mills, Inc. paid a total of \$110,586 in temporary disability income claims.

### Your Rights to Additional Information

You have the right to receive a copy of the full annual report or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write to the office of John L. Wallace, who is the plan administrator. The charge to cover copying costs will be \$1 for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included in that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the reports because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, Clinton Mills Inc., 600 Academy Street, Clinton, SC 29325, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the department should be addressed to: Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20216.

For assistance in obtaining a copy of available information, contact the personnel manager in your work area.

John L. Wallace  
Benefit Plans Administrator  
Clinton Mills  
Drawer 1215  
Clinton, S.C. 29325

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# Taking Medication?

## Compare pharmacies for the best price

Over the past several years as health care costs have continued to rise quicker than other cost indexes, associates have been encouraged to approach their health care "purchases" as they would any other purchase. Simply stated, this means "shopping" for the best price based upon an acceptable level of service.

While many associates are reluctant to believe that significant cost differences exist, a little "shopping around" will quickly reveal the variations in cost that exist for the same services and other medical products.

As an example, a survey was recently done concerning the cost of different prescription medications. The result is as follows:

An employee is required to take a maintenance drug. The cost of this prescription supply was quoted as follows:

Pharmacy	Price
A	\$44.83
B	42.29
C	42.15
D	41.45
E	41.13
F	36.85

Because this associate had been paying \$44.83, a change to another drugstore will save \$7.98 each refill! This is a savings of approximately 18 percent on each purchase of this drug! Assuming 2 tablets per day, this associate would save \$116.51 per year at Pharmacy F.

The above survey was conducted locally and is offered as an example of the fact that money can be saved by simply shopping around a little. Remember, the money you save is your own!

## New Procedure in Processing Insurance Claims Effective July 1

Clinton Mills Group Insurance Carrier, Provident Insurance Company, will discontinue sending Duplicate Coverage Inquiries on July 1, 1988.

"This means that if a covered employee of Clinton Mills has coverage under another group insurance plan, the employee must submit a copy of the other carrier's explanation of benefits when they know the other company is the primary carrier," says Insurance Coordinator Truman Owens.

"If, for some reason, the employee does not provide a copy of the explanation of benefits, Provident will process the claim under the assumption the other carrier has paid 100 percent of the charges," stated Owens.

"There will be a message on the explanation of benefits explaining this and asking the insured to obtain a copy of the Explanation of Benefits from the other carrier for submission to Provident."

The change in procedure has been brought about because we have been receiving less and less information from other carriers about the benefits they have paid as a primary carrier.

"Each insured gets a copy of the carrier payments. It will be much more efficient to process the claim if the employee brings the explanation of benefits at the time the claim is submitted. Claims will not be submitted by Clinton Mills to Provident until Explanation of Benefits is provided," emphasized Owens.

This new procedure in no way affects the coverage eligible employees have under our insurance plan.

This is simply a way of knowing what the other carrier pays so we can process the claims more efficiently.

The revised procedure affects only those claims where another group insurance carrier is primary. It has no effect on claims where Clinton Mills is the primary carrier or where an employee has personal insurance.

Anyone having questions regarding the new procedure should contact Truman Owens, Lucille White or Bob Dettmar.

## Questions Associates Ask Most Frequently About Group Insurance

By Truman Owens

**Q.** My wife and I are not living together and my children live with her. Can I cover them on my insurance?

**A.** No, unless you have a court order directing you to provide insurance, you cannot cover them.

**Q.** My child finished high school and is 18 years of age. Is she still covered on my insurance?

**A.** A dependent child is covered up to age 19 if still at home and dependent on you. Also, if he/she attends college as a full-time student, she is covered to age 24.

**Q.** My physician informed me that he wanted me to enter the hospital for a couple of days. Should I present my proview card on admission to the hospital?

**A.** You must show your card to your doctor and he will have to make the call from his office.

**Q.** After I have met my \$200 Major Medical deductible, can I bring my receipts or cancelled checks to be turned in on insurance?

**A.** A receipt is alright only if the date of service, the diagnosis and the amount of that charge is stated. A cancelled check will not be accepted and any bill only showing balance due is not sufficient.

**Q.** If I get sick and go to the emergency room for treatment, will my insurance pay?

**A.** No, not until you have satisfied your \$200 Major Medical deductible. Your insurance will pay if you have an accident and go to the doctor's office or emergency room for treatment.

**Q.** My daughter, who lives with me and is dependent on me, is pregnant. Will my insurance cover these charges?

**A.** No benefits are payable for maternity on a dependent child.

**Q.** Can I cover my grandchildren who live with me on my insurance?

**A.** Only if you adopt or get legal custody of them will they be covered.