



## BENEFITS SUMMARY

### Health Insurance

SC Employee Insurance Program [www.peba.sc.gov](http://www.peba.sc.gov) and BlueCross BlueShield [StateSC.southcarolinablues.com](http://StateSC.southcarolinablues.com)

The following health insurance plans are available to employees and dependents:

- State Health Plan - Savings
- State Health Plan - Standard

You are not required to enroll in any of the plans that are offered; however, please keep in mind that you will not be eligible for Basic Life (\$3K) and Basic Long Term Disability, which are provided at no cost to the employee, if you do not enroll in one of the State's health plans.

**Prescription Program**      [www.express-scripts.com](http://www.express-scripts.com)

**Dental Insurance**              [StateSC.southcarolinablues.com](http://StateSC.southcarolinablues.com)

The following dental insurance plans are available to employees and dependents:

- State Dental Plan
- Dental Plus Plan

The **State Dental Plan** is provided to active employees at no cost; however, dependents may also be covered, which would carry an additional premium. **Dental Plus** provides a higher level of coverage for dental services and participation in this plan is optional. Dental Plus subscribers must carry the same level of coverage as enrolled in the State Dental Plan. Dental Plus requires a premium in addition to the State Dental Plan premium.

### Vision Care

Vision care services are available to all state employees with EyeMed participating ophthalmologists and optometrists throughout the state.

### Life Insurance

Life Insurance Options Available:

- **Basic Life:** \$3K coverage provided at no cost to employees who are enrolled in one of the State's health plans.
- **Optional Life:** At hire, employee may choose additional term life coverage up to three times their annual salary without evidence of medical insurability. The maximum coverage is \$500K, which requires evidence of medical insurability. Premiums are based on the employee's age as of the prior December 31.
- **Dependent Life (Spouse and/or Children):** At hire, employee may choose \$10K or \$20K Dependent Life/Spouse coverage without evidence of medical insurability. Employee may choose additional coverage (not to exceed 50% of the employee's optional life coverage or \$100K, whichever is greater), which requires evidence of medical insurability. Premiums for Dependent Life/Spouse are based on the spouse's age as of the prior December 31. The employee may also choose Dependent Life/Children coverage - \$15K for each child. The premium is \$1.26/monthly, regardless of the number of children covered.

## Disability Insurance

**Basic Long Term Disability (LTD)** is provided at no cost to employees who are enrolled in one of the State's health plans. Employees may also choose to participate in the **Supplemental LTD** plan, which provides a higher level of coverage with two waiting period options.

## MoneyPlus

**MoneyPlu\$** is a program that includes tax-favored accounts, which are IRS-approved tax-free benefits. They save you money on eligible medical, dental, vision and dependent care costs by enabling you to pay these expenses with income deducted from your salary before it is taxed.

- **Pretax Premiums** - The Pretax **Group Insurance Premium Feature** allows you to pay your State Health Plan, State Dental Plan, Dental Plus, Vision and Optional Life (for coverage up to \$50,000) premiums before taxes are taken from your paycheck. There is no fee for this feature. The election needs to be selected in the PEBA MyBenefits online enrollment system.
- **Flexible Spending Accounts** - MoneyPlu\$ allows you to pay eligible medical, vision, dental and dependent care expenses with money before it is taxed. You authorize deposits to your MoneyPlu\$ account every pay period, before your salary is taxed. As you incur eligible expenses, you may use the debit card provided by the MoneyPlu\$ vendor or request tax-free withdrawals from your account to reimburse yourself. There are three kinds of MoneyPlu\$ accounts: a **Medical Spending Account**, a **Limited-Use Medical Spending Account** that can accompany a Health Savings Account (HSA) and a **Dependent Care Spending Account**. If you incur dependent care and medical expenses, you can establish both a Dependent Care Account and a Medical Spending Account or a Limited-Use Medical Spending Account.
- **Health Savings Accounts** - A MoneyPlu\$ **Health Savings Account (HSA)** is available to subscribers enrolled in the SHP Savings Plan and can be used to pay healthcare expenses. Unlike money in a MoneyPlu\$ Medical Spending Account, the funds do not have to be spent in the year they are deposited. Money in the account accumulates tax free, so the funds can be used to pay qualified medical expenses in the future. An important advantage of the HSA is that you own it. If you leave your job, you can take the account with you and continue to use it for qualified medical expenses.

## Retirement Plan Information

Full-time, permanent employees **are required** to participate in either the SC Retirement System (defined benefits plan) or State Optional Retirement Program (ORP) (defined contribution plan). For either option, participants contribute a tax-deferred 9.0% of their earnable compensation into their retirement account and their employer contributes 13.56%. and pays for life insurance that comes with the retirement plan after one year of retirement contributions. Employees may also choose to participate in the SC Deferred Compensation Program, which is an additional tax-deferred investment program.

**For more detailed information on the SC Retirement Plan and Optional Retirement Plan (ORP), please see the booklet entitled *Select Your Retirement Plan* located at [www.peba.sc.gov](http://www.peba.sc.gov). All of the ORP providers, their phone numbers and websites are listed on page 5. You may visit their websites or call them for more specific product information.**

## Direct Deposit

Employees are **required** to have their monthly pay directly deposited in their checking and/or savings account. They may have it distributed among multiple accounts if desired. Employees may complete a Piedmont Tech direct deposit form and attach a voided check to provide account information or provide a pre-filled direct deposit letter from their financial institution's online self-service option. Employee pay is direct deposited monthly on the last working day that the college is open each month.

### DISCLAIMER

PURSUANT TO SECTION 41-1-110 OF THE CODE OF LAWS OF SC, AS AMENDED, THE LANGUAGE USED IN THIS DOCUMENT DOES NOT CREATE AN EMPLOYMENT CONTRACT BETWEEN THE EMPLOYEE AND THE AGENCY.

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## Optional Benefits

### ❖ **Additional Retirement Investment Options**

SC Deferred Compensation – 401k or 457b plans - <https://southcarolinadcp.gwrs.com>

Employer Sponsored Tax Sheltered Annuity Options – 403b plans - <https://www.omni403b.com/Default.aspx>

- AXA Equitable Life Insurance Company
- Great American Insurance Group
- National Life Group (LSW)
- TIAA-CREF (Teachers Insurance and Annuity Association – College Retirement Equities Fund)
- AIG VALIC

❖ **Colonial Voluntary Benefits** – Cash Value Life Insurance, Short-Term Disability Insurance, Accident Insurance, Critical Illness Insurance and Hospital Confinement Indemnity Insurance – available to new employees and during annual open enrollment during the month of February – Contact John Thompson at 803-609-4446 or at [John.Thompson@ColonialLife.com](mailto:John.Thompson@ColonialLife.com).

❖ **SC State Credit Union membership** - <https://www.scscu.com/>

❖ **Athletic Club Discounts** – (through payroll deductions)

Greenwood YMCA  
Clinton YMCA  
Laurens YMCA

### ❖ **Other Deductions**

South Carolina State Employees Association membership dues - <https://www.scsea.com/join-scsea.html>  
(\$120/yr – over \$35,000 and \$60/yr – under \$35,000)

Clerk of Court (Child Support) – mandated by law  
Department of Revenue (State Levy) – mandated by law  
Internal Revenue Service (Federal Levy) – mandated by law

❖ **Staff and Professional Development (Business Office) and Tuition Assistance – PTC Foundation (Fran Wiley)**

❖ **BHS Employee Assistance Program** – 24/7 – Confidential – Behavioral, Legal and Financial Issues – Employees and dependents – 8 free visits per event

❖ **Wellness Center** – Free for employees to use – 6 am – 9 pm, Monday – Friday (currently closed due to COVID-19 campus closures)

❖ **Pet Cremation Service** – Provided for employees by Funeral Services - \$25 – includes urn and clay pawprint

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