



2021 SUMMARY OF BENEFITS

The County offers, Health, Dental, Vision, Basic Long-Term Disability, Supplemental Long-Term Disability, Life Insurances, and Retirement. 401k and 457 is offered as well. You are eligible to participate the first of the month following your hire date.

The County also offers retirement. participation in the state's retirement plan is mandatory for permanent employees and temporary employees with funds already on deposit with SCRS and PORS. Employee contribution rates are established by the SC General Assembly. Contributions are deferred from federal and state income tax. Employer contribution rates are established by the SC Budget and Control Board.

Health/Dental/Vision Benefit Plans Are Available to Employees and Dependents

- **Health Standard Plan and Savings plans are administered by Blue Cross Blue Shield**
 - **The Standard Plan** has individual deductibles as well as family deductibles. When one family member meets his deductible, the Standard Plan will begin to pay benefits for him. This happens even if the family deductible is not met. Standard Plan members pay a copayment for services. A copayment is a fixed amount you pay for a service in addition to your deductible and coinsurance. Members pay a copayment for prescription drugs. Prescription drugs are only covered at network pharmacies.
 - **The Savings Plan** is considered a high deductible plan. In turn, you save money with lower premiums. There are no copayments for services. Instead, you pay the full allowed amount for covered benefits until you meet your deductible. Using this plan, a Health Savings Account, or HSA, allows you to set aside pretax money every year for eligible health expenses. You can roll money over from one year to the next. You can also take the funds with you if you leave or retire.
- **Tri-Care Supplement Plan.**
 - **Tricare** is the Department of Defense health benefit program for the military community. The TRICARE Supplement Plan is secondary coverage to TRICARE.
- **Dental and Dental Plus plans administered by Blue Cross Blue Shield**
 - **Basic dental** is provided to employee at no cost. Dependents may be covered by paying additional weekly premiums. Offers four classes of treatment: diagnostic and preventive; basic benefits; prosthodontics; and orthodontics. Have a maximum \$1000 annual benefit for each covered member and a lifetime \$1000 orthodontics benefit for each covered age 18 and younger.
 - **Dental Plus** is a fully insured supplement to the State Dental Plan. You must also enroll in the State Basic Dental Plan and cover the same family members under both plans. The Dental Plus Plan gives you even more coverage with the added benefit of a higher allowed amount. It has a maximum \$2,000 annual benefit for each covered member; and no additional orthodontics benefits for children.
- **Vision Plan administered by Eye Med.** Plan covers comprehensive eye examinations frames, lenses, and lens options, contact lens services and materials. Check with you provider to make sure they are a network provider in order to get the best benefit possible.



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2021 Active Monthly Premiums for Savings, Standard, Tricare, Dental, Dental Plus and Vision						
Tobacco Users will pay a \$40 or \$60 per month Surcharge in Addition to Health Premiums						
	Savings	Standard	TRICARE Supp	Dental	Dental Plus *	Vision
Employee	\$ 10.40	\$104.82	\$ 62.50	\$ 0.00	\$25.96	\$ 5.80
Employee/Spouse	\$ 83.06	\$271.86	\$121.50	\$ 7.64	\$60.12	\$11.60
Employee/Children	\$ 21.98	\$154.36	\$121.50	\$13.72	\$74.26	\$12.46
Full Family	\$121.24	\$328.94	\$162.50	\$21.34	\$99.98	\$18.26

***Dental Plus rates include the base rate for Dental coverage**

Other Benefit Plans for Employees and Dependents

- **Vision Care Discount Program**
 - **The Vision Care Discount Program** is available with no premiums. You do not have to enroll in any health plan, including the State Health Plan, to use it. The program provides discounts for routine, comprehensive eye exams: and Eyewear except for disposal contacts. You cannot use this program and State Vision Plan benefits at the same time.

- **Prescription Drugs administered by Express Scripts**
 - **Standard Plan** members pay a copayment for prescription drugs. The prescription drug benefit has a separate annual coinsurance maximum of \$2,500 per person. Once you meet the maximum, the Plan will pay 100 percent of the cost for your covered drugs for the rest of the year. Below are the copayments.
 - **Savings Plan** members pay the prescription's full allowed amount. You pay the full allowed amount until you meet your deductible. Afterward, you pay 20 percent of the allowed amount for the drug.

Prescription Co-Payment			
	Retail (30-Day Supply)	Retail Maintenance Pharmacy (90-Day Supply)	Mail Order (90- Day Supply)
Tier 1 (Generic)	\$9	\$22	\$22
Tier 2 (Brand - Preferred)	\$42	\$105	\$105
Tier 3 (Brand - Non-Preferred)	\$70	\$175	\$175

- **Additional Insurances-3rd Party Vendors**
 - **AFLAC** offers Cancer, Short-Term Disability and Accident Policies.
 - **Colonial Life** offers an Accident Policy, Cancer Policy, Short-term Disability, Whole Life, and Universal Life Insurance.



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- **MONEYPLUS the State's Flexible Benefits Program**
 - *It is administered by ASIFlex and an employee can enroll during initial enrollment, Open Enrollment, and special eligibility situations. There is a minimal fee to participate in Pretax Group Insurance premium feature. Participants may carry over up to \$500 of unused Medical Spending Account funds into 2020 and may use Dependent Care Spending account fund for expenses incurred through March 15, 2021.*

- **Long Term Disability Plans**
 - **Basic Long-Term Disability (BLTD)** *This coverage is provided at no cost to employees and it protects a part of your income if you become disable. It is a monthly benefit of 62.5% of your pre-disability earnings.*
 - **Supplemental Long-Term Disability (SLTD)** *Employees may choose this plan, which provides a higher level of coverage. Premiums are paid by employee. It is a monthly benefit of 65% of your pre-disability earnings, reduced by deductible income.*

- **Life Insurances**
 - **Basic Life** *is a \$3000 coverage provided at no cost to employees if they have State Standard or Savings Health Plan Coverage.*
 - **Optional Life** *is available for the employee and dependents and employee will pay all premiums, with no contributions from employer. You can choose coverage in \$10,000 increments up to three times your salary or \$500,000, whichever is less. Coverage will reduce to 65 percent at age 70, 42 percent at age 75 and 31.7 percent at age 80.*
 - **Dependent Life Spouse** – *You can elect coverage in \$10k increments. Maximum coverage level is \$100k or 50% of your optional life amount, whichever is less. If you are not enrolled in Optional Life coverage, you can still choose \$10k or \$20k of coverage. The policy includes a matching amount of AD&D insurance. Evidence of insurability is required for all amounts of more than \$20k and is required for coverage not elected when the dependent first becomes eligible under the plan or due to a special eligibility situation. Premiums for Dependent Life/Spouse are based on the dependent's age.*
 - **Dependent Life Child**- *You can cover children up to age 19, or age 25 if a child is a full-time student. The benefit is \$15,000. You will pay the same monthly premium regardless of the number of children covered.*
 - **Companion Life Insurance** -*Each FT, actively working employee has a \$20K accidental death & dismemberment life policy paid for them by the County.*
 - **Always check with your provider to make sure they are an in-network provider.** *This will always make sure you get the best options from your benefits.*

- **Retirement**
 - **The South Carolina Retirement System Plan (SCRS) which is a Defined Benefit Plan**
When you retire, your annuity will be paid to you monthly, and will depend on your average final compensation and years of service. You must have a minimum of 8 years of earned service to be eligible to receive a retirement annuity. Contribution: 9.0% of pre-tax salary. These contributions will be placed in an interest-bearing account in your name. Your employer also contributes 15.56% to the plan. However, if you terminate employment and receive a



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refund or rollover of your contributions, your employer's contributions will not be refunded to you.

- **The Police Officers Retirement System Plan (PORS) which is a Defined Benefit Plan**
Certain police officers, firefighters, peace officers, coroners, magistrates, and probate judges are eligible for membership in PORS. To become a member of PORS, you must be actively employed by a PORS-participating employer and be making employee contributions to PORS. Unless your position is exempted by state law, you must earn at least \$2,000 per year and devote at least 1,600 hours per year to this work. Your PORS account earns 4 percent interest compounded annually until you retire, or your account becomes inactive. Employee Contribution is 9.75% and your employer contributes 18.24%.
- **Additional Retirement**
 - The County offers an additional retirement options with the South Carolina Deferred Compensation Program which is the 401k and the 457. Visit the website at www.southcarolinadcp.com. This is an optional investment program that County employees may choose to participate in. These plans are set up on payroll deduction for your convenience.
- **EAP Employee Assistance Program**
 - The EAP is a free and confidential resource to help you with both work related and personal problems. Problems that are addressed: Family or Relationships; Life Changes; Grief; Stress or Anxiety Reduction; Depression; Alcohol or Drug Use; Parenting and Childcare; Work and Life Balance. The EAP is available for any dependents living in the same household as the employee. The EAP cannot be used to regain driver's license or because of legal problems. To find out more information or to schedule a personal confidential appointment, call the EAP Coordinator at 803-536-4900, Ext 134. The location is The Dawn Center, Tri-County Commission on Alcohol & Drug Abuse, located on 910 Cook Road, Orangeburg, SC 29118.

Register for My Benefits (Insurance Benefits)

My Benefits is the fastest, most convenient, safe, secure online resource that allows you, as a member of a PEBA-administered insurance plan, to manage, to change your coverage benefits during an open enrollment period anywhere you have Internet access.

Using My Benefits saves a phone call or visit to your benefits office and ensures speedy transmission of your coverage changes. Remember, changes are only allowed during open enrollment unless you are in a special eligibility situation such as marriage or having a child. Enroll in My Benefits today and start managing your insurance information. Register for My Benefits at: <https://mybenefits.sc.gov> My Benefits will allow you to do the following:

- You can access your benefits information 24/7 from any computer, day or night by entering your Bin Number from your insurance card without the ZCS and the last four digits of your social security number and your password
- You can view, change update your contact information online



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- *Change your beneficiaries*
- *Make changes during the month of October during our Open Enrollment Period*

Register for Member Access (Retirement Benefits)

Member Access is your online resource that allows you as a member of a PEBA-administered plan to view and update your personal retirement information on file with the South Carolina Public Employee Benefit Authority. It's safe, secure and available anytime, from anywhere you have Internet access. Register for Member Access at <https://online.retirement.sc.gov/MemberAccess/welcome>. You can also reach the Customer Contact Center at 888-260-9430. Member Access will allow you to do the following:

- *View your designated beneficiary information and View your current service credit.*
- *View and print your member statement. Create a benefit estimate.*
- *Update contact information. Calculate an unofficial cost estimate to purchase service credit.*
- *Submit a service purchase request*
- *Submit and view the status of your retirement application and submit and view the status of your refund application.*

Note: Please review the County's Employee Handbook, located on Orangeburg County's website <https://www.orangeburgcounty.org>. Click on Human Resources, County Employee Handbook Disclaimer and Employee Handbook.