

**The Value of Your South Carolina  
State Government Benefits**

Your total compensation consists of your annual salary plus your fringe benefits. Below is an example of the dollar value of salary and approximate fringe benefits in one year for an employee whose annual salary is \$30,000.

<u>Fringe Benefits:</u>	<u>Single Coverage Value</u>	<u>Full Family Coverage</u>
15 Days Annual Leave	\$1,730.77	\$1,730.77
15 Days Sick Leave	\$1,730.77	\$1,730.77
Health, Life, Disability, & Dental Insurance	\$2,663.88	\$5,784.96
Holidays	\$1,384.62	\$1,384.62
Retirement Match	\$2,265.00	\$2,265.00
Social Security Match	\$2,295.00	\$2,295.00
Workers' Compensation	\$300.00	\$300.00
<i>Total Dollar Amount of Fringe Benefits</i>	\$12,370.03	\$15,491.11
<i>Annual Salary</i>	\$30,000.00	\$30,000.00
<b>Total Compensation Package</b>	<b>\$42,370.03</b>	<b>\$45,491.11</b>
Fringe Benefits as a Percentage of Annual Salary	41%	52%



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**State of  
South Carolina  
Employee  
Benefits**

**Compensation  
Flexible Work Schedules  
Leave  
Tuition Assistance  
Retirement  
401K  
The State Health Plan**

*An overview of insurance, benefits,  
and retirement programs available to  
South Carolina state employees*

## C OMPENSATION

South Carolina state government offers competitive hiring salaries as well as options for pay increases. Pay raises may be awarded for cost of living adjustments, performance, additional skills, additional duties, promotions, retention, reclassifications, and transfers. In addition, several options are provided for paying bonuses to employees.

## F LEXIBLE WORK SCHEDULE

State agencies may offer flexible work schedules to employees. Each agency determines the scheduling options that best meet the needs of its customers.

## H OLLIDAYS

The following holidays are granted by the General Assembly:

- ? **New Year's Day** – January 1
- ? **Martin Luther King, Jr. Birthday** – Third Monday in January
- ? **George Washington's Birthday** – Third Monday in February
- ? **Confederate Memorial Day** – May 10
- ? **Memorial Day** – Last Monday in May
- ? **Independence Day** – July 4
- ? **Labor Day** – First Monday in September
- ? **Veteran's Day** – November 11
- ? **Thanksgiving Day** – Fourth Thursday in November
- ? Day after Thanksgiving
- ? **Christmas Day** – December 25
- ? Day after Christmas – December 26

If a holiday falls on a Saturday, it will generally be observed on Friday. If a holiday falls on Sunday, it will generally be observed on Monday.

## T UITION ASSISTANCE PROGRAMS

State agencies may offer tuition assistance programs for employees who are pursuing further education. Each agency establishes guidelines for the program that support the mission of the agency.

## L EAVE

As a full-time state employee, you will earn one and a quarter days of annual leave per month for a total of 15 days per year. After 10 years of service with the state, you will begin to earn annual leave at a higher rate, which increases annually for each year of service. When you leave state employment, you will be paid for the leave you have accrued up to 45 days. A full-time state employee will also earn one and a quarter days of sick leave per month for a total of 15 days per year. This time may be used for personal illness or medical appointments. You may use up to 10 days of that sick leave annually to care for members of your immediate family. In addition, an adoptive parent may use up to six (6) weeks of sick leave to take time off for the purposes of caring for the child after placement. Annual and sick leave for a part-time employee in a permanent position are based on the number of hours worked per week. A maximum of 45 days annual leave and 180 days sick leave may be carried over from one calendar year to the next.

If you qualify under the Family and Medical Leave Act (FMLA), you are entitled to up to 12 weeks of unpaid leave per year for the birth or adoption of a child, to care for a spouse or immediate family member with a serious health condition, or when you are unable to work because of a serious health condition. You may be able to substitute your earned leave for unpaid leave depending on your situation.

If you are a member of the United States Armed Forces Reserves or the National Guard you will be allowed 15 workdays of leave with pay for annual training. Thirty additional days are allowed in the event of a declared emergency.

South Carolina state government offers leave for blood drives, bone marrow donation, voting, court, death in the family, and for employees that are certified disaster service volunteers for the American Red Cross. In addition, state agencies have leave transfer programs that allow employees to donate leave to be used by other employees in emergency situations.

## P ROFESSIONAL DEVELOPMENT

As a state employee, you may take advantage of many opportunities for professional development and training. Various developmental experiences are offered through state agencies to their employees. In addition, the Budget and Control Board's Office of Human Resources offers the following leadership certification programs: the Associate Public Manager (APM), the Public Professional Development (PPD), and the Certified Public Manager (CPM), to government employees. See the Office of Human Resources website: [www.ohr.sc.gov/OHR](http://www.ohr.sc.gov/OHR) for more information on professional development.

## RETIREMENT PROGRAMS

Newly hired state employees may elect membership in the SC Retirement System (SCRS) defined benefit plan or the State Optional Retirement Program (State ORP) defined contribution plan. Regardless of the plan you select, you contribute a tax-deferred 6.25% of gross pay into your retirement account. Effective July 1, 2006, you will contribute 6.5%. Your employer contributes a percentage as well. The retirement accounts of SCRS members who have not retired earn 4% interest compounded annually. State ORP members' account balances are based solely on their contributions and performance of the investments selected.

Each plan has advantages and disadvantages, depending on your situation. SCRS provides members a guaranteed monthly pension based on a formula that includes the member's average final compensation, years of service, and a 1.82% benefit multiplier. A State ORP member's retirement benefit is based on the balance in the member's account when he or she retires and will be paid so long as the account has funds. The State ORP provides portability – if you terminate covered employment, you have immediate vested rights to your account balance, including your employee and employer contributions, while SCRS members will not receive employer contributions unless they have at least five years of earned service and elect to receive a deferred annuity upon reaching retirement age. State ORP members have no disability protection, whereas SCRS members with at least five years of earned service may apply for a disability retirement annuity if their disability is likely to be permanent. SCRS members who are eligible for service retirement may participate in the Teacher and Employee Retention Incentive (TERI) program for up to five years. TERI allows SCRS members to retire and begin accumulating their retirement benefit on a deferred basis without terminating employment.

If an active or working retired contributing SCRS member or a State ORP participant whose employer has Group Life Insurance coverage dies in-service with at least one year of service, a payment equal to the member's current annual earnable compensation will be paid to the member's designated beneficiary or trustee.

For more information, contact the SC Retirement Systems at 800-868-9002, 803-737-6800, or at [cs@retirement.sc.gov](mailto:cs@retirement.sc.gov), or visit the Systems' website at [www.retirement.sc.gov](http://www.retirement.sc.gov).

## DEFERRED COMPENSATION

The SC Deferred Compensation Program (SCDCP) offers two voluntary supplemental retirement plans to South Carolina's public workforce. The SCDCP's 401(k) and 457 plans are powerful tools through which you may save on a pre-tax basis for your retirement.

Before you join, you decide what dollar amount of your pay you want to contribute to the plan you select. The contribution amount will be deducted from your paycheck before taxes are taken out. You can defer a minimum of 2% of your gross pay or \$1 per month up to a maximum of \$14,000 per year (for 2005).

You can invest in fixed income investments, stock funds or bond funds. You may borrow money tax-free from your account according to plan guidelines. When you retire or leave state government, you may leave your money in your account, withdraw your balance, or roll over your balance to another qualified retirement plan. For more information, contact SCDCP at 866-826-7283 or 803-754-7997, or visit SCDCP's website at <http://scrs.csplans.com>.

## WORKERS' COMPENSATION

Workers' Compensation was created to benefit you if you are injured or suffer an illness arising out of and in the course of your employment. The benefits of Workers' Compensation include medical expenses, and, in case of disability, protection against total loss of income. Any injury, disease, or death which is not job-related will not be covered under Workers' Compensation.

## YOUR STATE INSURANCE BENEFITS

Your good health is important to you, to your family and to the state of South Carolina. That's why the South Carolina Budget and Control Board's Employee Insurance Program offers the State Health Plan (SHP) to all full-time state employees.

The SHP is a comprehensive health plan that provides you and your covered dependents with medical benefits if you become sick or are injured. With the SHP you have freedom of choice. This means you may choose your own healthcare provider, regardless of whether the provider participates in a SHP network. The SHP pays the same amount to network and non-network providers, so your benefits are not reduced if you use a non-network provider. Non-network providers, however, are free to charge you any price for their services, so you may pay more.

The SHP offers two choices: the Standard Plan, which has higher premiums but lower deductibles, and the Savings Plan, which has higher deductibles but much lower premiums. Savings Plan subscribers who have no other health coverage (including Medicare) may open a Health Savings Account, which can be used to pay medical expenses now and in the future.

Two traditional health maintenance organizations (HMOs) and an HMO with a Point of Service (POS) option are offered as alternatives to the State Health Plan. Companion HMO is available statewide. CIGNA HMO and MUSC Options, a POS plan, are offered only in certain areas of the state. You must live or work in an HMO's service area to be enrolled in that plan. For more information read the *Insurance Benefits Guide* or contact your benefits administrator or the HMOs.

The TRICARE Supplement Plan is available to TRICARE-eligible employees and covered employers' retirees until they become eligible for TRICARE for Life. TRICARE is the U.S. Department of Defense's health insurance program for the military community. The supplement is an alternative to the SHP and the HMOs for those who are eligible.

Some Standard Plan and Savings Plan benefits require Medi-Call approval before you receive them. This program helps coordinate your medical care and ensure that you and your covered dependents receive appropriate medical care in the most beneficial, cost-effective manner.

Getting your prescriptions filled is easy thanks to the Prescription Drug Program. If you are enrolled in the Standard Plan, there is no annual deductible. Simply show your SHP ID card when you purchase your prescriptions from a participating pharmacy and pay a copayment of either \$10 for generic drugs, \$25 for preferred brand drugs and \$40 for non-preferred brand drugs for up to a 31-day supply.

If you are a Savings Plan subscriber you pay the full allowable cost for drugs, and the cost is applied to your annual deductible. If you have met your deductible you will be reimbursed for 80 percent of the allowable cost of the drug. The remaining 20% will be credited to your coinsurance maximum.

Prescription drugs also are available by mail. Copayments for a 90-day supply are \$25 for generic drugs, \$62 for preferred-brand drugs and \$100 for non-preferred brand drugs for up to a 90-day supply. **Remember, prescription drug benefits are only payable if you use a network pharmacy.**

APS Healthcare, Inc., is the administrator for the mental health and substance abuse benefits. Claims for mental health and substance abuse are subject to the same deductibles, coinsurance and out-of-pocket maximums as other medical claims. There is no cap on the number of provider visits allowed. There are no separate annual and lifetime maximums for mental health and substance abuse benefits. When you need care, simply call toll-free 800-221-8699 to receive pre-authorization and to be directed to a network of providers. **If you choose not to use a network provider or fail to pre-authorize services, no benefits will be paid.**

Preventive benefits of the Standard Plan include the mammography and Pap test benefits for eligible covered women and the Well Child Care benefit for covered dependent children through age 12. The Savings Plan offers these benefits as well as a yearly flu shot for each eligible participant and access to a 24-hour Nurseline, through which Registered Nurses provide immediate help. Savings Plan participants age 13 and older may receive a comprehensive annual physical from a network provider.

Prevention Partners, coordinated by EIP, is designed to help you and your family lead healthier lives. Prevention Partners sponsors chronic disease management workshops and the Spring Wellness Walk. It also offers Preventive Worksites Screenings. These comprehensive health evaluations measure cholesterol levels, blood pressure, triglyceride levels, kidney functions and red and white blood cell counts. This benefit is available for only \$15 to subscribers whose primary coverage is the Standard Plan, the Savings Plan, Companion HMO, CIGNA HMO or MUSC Options.

### THE EMPLOYEE INSURANCE PROGRAM ALSO OFFERS THE FOLLOWING INSURANCE BENEFITS

**State Dental Plan (SDP):** Eligible employees are covered at no cost. You also can cover your dependents for a monthly premium. Preventive, basic and prosthetic benefits are limited to \$1,000 each year. Orthodontia benefits for dependent children under age 19 are limited to a \$1,000 lifetime benefit for each covered child.

**Dental Plus:** Dental Plus provides a higher level of coverage at affordable rates for the same services covered under the SDP except orthodontia. Under Dental Plus, reimbursement is based on what your dentist charges up to the maximum Dental Plus allowance. That allowance is based on what most dentists in South Carolina charge for particular services. If your dentist charges more for covered services than Dental Plus allows, you will be responsible for paying the difference. The combined annual maximum benefit for Dental and Dental Plus for preventive, basic and prosthetic services is \$1,500. There are no additional deductibles and coinsurance under Dental Plus. The employee pays the premiums for Dental Plus in addition to any SDP premiums. Dental Plus subscribers are required to carry the same level of coverage that they are enrolled in under the SDP.

**Basic Life Insurance:** Employees enrolled in either the SHP or an HMO automatically receive \$3,000 in life insurance. This insurance is provided at no cost to you.

**Optional Life Insurance:** This program allows you to purchase additional life insurance coverage for yourself. Benefit levels range from \$10,000 to \$500,000. You pay the premium for this benefit.

**Dependent Life Insurance:** You can also purchase life insurance for your dependent spouse and for dependent children who are between 14 days and 19 years old or up to 25 years old if the dependent is a full-time student. You pay the premiums with no contribution from the state.

**Long Term Disability Insurance:** This program helps you protect a portion of your income if you are unable to work for an extended time. Employees enrolled in the SHP or an HMO

receive **Basic Long Term Disability Insurance** at no charge. You may purchase **Supplemental Long Term Disability Insurance** to protect a greater portion of your income should you become disabled.

**Long Term Care Insurance:** Long term care refers to a wide range of personal care services for people of all ages who suffer from a chronic disease or a long-lasting disability. These services may be provided in a nursing facility, an adult day-care center or at home. Long Term Care Insurance is designed to help employees protect their financial resources from the expenses of long term care. You can purchase this insurance for yourself, your spouse, your parents and your spouse's parents. Premiums are based on age at enrollment and the benefit level selected.

**MoneyPlus:** This is the state's flexible benefits program. It enables you to save money by using pretax dollars to pay insurance premiums, dependent care expenses, medical and dental bills for which you are not reimbursed and to contribute to a Health Savings Account.

**Vision Care Program:** This program offers discounted vision care services when you use participating ophthalmologists or optometrists. It is not associated with any state health coverage, so all full- and part-time employees, retirees, survivors, COBRA subscribers and their dependents can take advantage of it.

You are eligible to enroll in the state's insurance programs within 31 days of the date you are hired or within 31 days of a special eligibility situation (marriage, birth of a child, etc.).

This is just a **brief summary** of your insurance benefits. For more information refer to the *Insurance Benefits Guide*, visit [www.eip.sc.gov](http://www.eip.sc.gov) or contact the Employee Insurance Program at P.O. Box 11661, Columbia, SC 29211 or at 803-734-0678 in the Columbia area and toll-free outside the Columbia area at 888-260-9430.