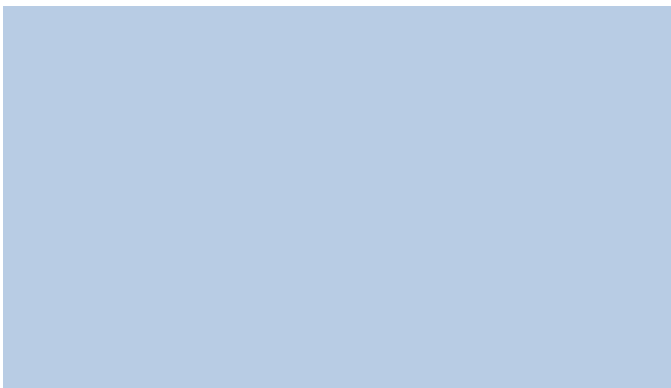
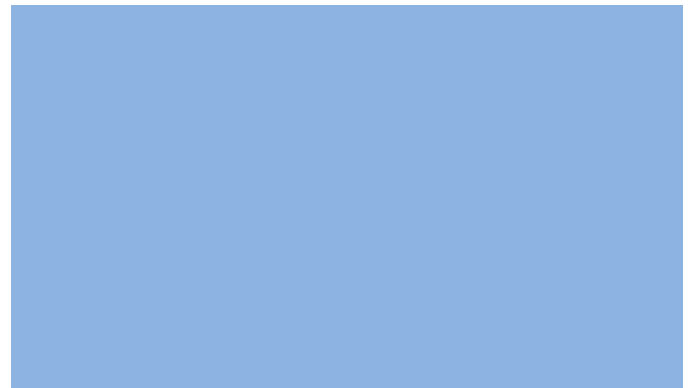




We Are Columbia

City of Columbia

Employee Benefits Overview



#ENVISIONCOLUMBIA

City of Columbia
Human Resources
1401 Main St. 4th Floor
Columbia, SC 29201

www.columbiasc.net/hr/employment



This material was compiled to acquaint you with the City's employee benefits and general information regarding some of the City's policies. Some of the information contained in this outline are summaries of Federal and State laws or City codes. Naturally, such laws and codes govern the interpretation and application of the related policies.

ANNUAL LEAVE – Employees with five or fewer years accrue annual leave at the rate of 10 days per year. Beginning with the 6th year, annual leave accrues at the rate of one extra day per anniversary year with a maximum of 25 days. Any accumulated annual leave credited to an associate at the time of voluntary separation, with a satisfactory completion of probationary period, will be paid at the regular rate of pay. Annual leave is accrued bi-weekly.

AUTOMATIC DEPOSIT FOR YOUR PAYCHECK – You must have your paycheck automatically deposited at the bank of your choice or to the SCS Credit Union. Ask your department representative to provide you with the appropriate form to submit to the City's Payroll Office. Effective December 31, 2010, all employees were required to use direct deposit services.

CHARLES R. DREW WELLNESS CENTER – Employees and their eligible family members may join the Drew Wellness Center. The Wellness Center has much of the same equipment as the Employee Gym, PLUS staff available during operating hours to assist you in the use of the facilities. The Wellness Center has an Olympic size pool. Many classes are offered as well. City employees are eligible to enroll in the Payroll Deduction program for one year's membership.

EMPLOYEE HEALTH CLINIC - The City maintains a health clinic for all City employees. All employees are encouraged to use the clinic for treatment of minor injuries and illness.

EMPLOYEE GYM - Workout equipment galore for weight lifting, bikes, treadmills, aerobics classes. Employee's membership cost is \$25 per year. Information concerning spouse participation can be obtained from the City of Columbia Employee Gym (343-8749).

FLEXIBLE SPENDING ACCOUNTS – Voluntary Participation - This is done on a calendar year schedule. Open enrollment is in October. Money is deducted from your paycheck before taxes and put into an account that can be drawn out and used as needed for dependent care or medical expenses that our Blue Cross Insurance does not cover. You save the taxes.

HOLIDAYS (Eleven) - The following days are considered official holidays for regular full-time employees whose work does not require their being on duty: New Year's Day, Martin Luther King, Jr. Day, Friday before Easter, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day, and a day in conjunction with Christmas.

LIFE INSURANCE WITH THE SC RETIREMENT SYSTEM - After one-year employment, an active employee's beneficiary will receive the amount equal to the employee's annual salary that is purchased for them by the City of Columbia. Employees also have the option of purchasing additional life and dependent life insurance through PEBA.

LONG TERM DISABILITY - Voluntary participation plan that protects 65% of your pre-disability earnings with a maximum benefit of \$8,000 per month. The elimination period is 90 or 180 days. The LTD group rates are quite economical and based on age and salary. You have a 60-day window of enrollment from your date of hire with no medical evidence needed. Thereafter, you may enroll at any time with medical evidence.

HEALTH /DENTAL INSURANCE and PRESCRIPTION DRUG COVERAGE – Employees may elect to sign up for one of the benefit packages and are required to pay a minimal portion of the cost of the selected package. Coverage for dependents may be purchased. Employees may elect to sign up for dental coverage and are required to pay a minimal portion of the cost of coverage. Coverage for dependents may be purchased.

2021

Insurance Summary

	Standard Plan	Savings Plan
Annual deductible	You pay up to \$490 per individual or \$980 per family.	You pay up to \$3,600 per individual or \$7,200 per family. ¹
Coinsurance²	In network, you pay 20% up to \$2,800 per individual or \$5,600 per family.	In network, you pay 20% up to \$2,400 per individual or \$4,800 per family.
Physician's office visits³	You pay a \$14 copayment plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.
Blue CareOnDemandSM <i>(More details on Page 17)</i>	You pay a \$14 copayment plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.
Outpatient facility/emergency care^{4,5}	You pay a \$105 copayment (outpatient services) or \$175 copayment (emergency care) plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.
Inpatient hospitalization⁶	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.
Prescription drugs^{7,8} <i>(30-day supply/90-day supply at a network pharmacy)</i>	Tier 1 (generic): \$9/\$22 Tier 2 (preferred brand): \$42/\$105 Tier 3 (non-preferred brand): \$70/\$175 You pay up to \$3,000 in prescription drug copayments. Then, you pay nothing.	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance.
MoneyPlus accounts <i>(More details on Page 9)</i>	Medical Spending Account	Health Savings Account Limited-use Medical Spending Account

The TRICARE Supplement Plan provides secondary coverage to TRICARE for members of the military community who are not eligible for Medicare. For eligible employees, it provides an alternative to the State Health Plan.

2021 Monthly premiums

If you work for an optional employer, verify your rates with your benefits office.

	Employee	Employee/spouse	Employee/children	Full family
Standard Plan	\$97.68	\$253.36	\$143.86	\$306.56
Savings Plan	\$9.70	\$77.40	\$20.48	\$113.00
TRICARE Supplement	\$62.50	\$121.50	\$121.50	\$162.50

Choose your dental plan.

	Dental Plus	Basic Dental
Diagnostic and preventive <i>Exams, cleanings, X-rays</i>	You do not pay a deductible. The Plan will pay 100% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You do not pay a deductible. The Plan will pay 100% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Basic <i>Fillings, oral surgery, root canals</i>	You pay up to a \$25 deductible per person . ¹ The Plan will pay 80% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You pay up to a \$25 deductible per person . ¹ The Plan will pay 80% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Prosthodontics <i>Crowns, bridges, dentures, implants</i>	You pay up to a \$25 deductible per person . ¹ The Plan will pay 50% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You pay up to a \$25 deductible per person . ¹ The Plan will pay 50% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Orthodontics² <i>Limited to covered children ages 18 and younger.</i>	You do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.	You do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.
Maximum payment	\$2,000 per person each year for diagnostic and preventive, basic and prosthodontics services.	\$1,000 per person each year for diagnostic and preventive, basic and prosthodontics services.

¹ If you have basic or prosthodontics services, you pay only one deductible. Deductible is limited to three per family per year.

² There is a \$1,000 maximum lifetime benefit for each covered child, regardless of plan or plan year.

2021 Monthly premiums

If you work for an optional employer, verify your rates with your benefits office.

	Employee	Employee/spouse	Employee/children	Full family
Dental Plus	\$25.96	\$60.12	\$74.26	\$99.98
Basic Dental	\$0.00	\$7.64	\$13.72	\$21.34

Choose your vision coverage.

	In-network member cost	Out-of-network reimbursement
	You pay:	You receive:
Exam, with dilation if necessary	A \$10 copay.	Up to \$35.
Retinal imaging	Up to \$39 .	No reimbursement.
Frames	80% of balance over \$150 allowance.	Up to \$75.
Standard plastic lenses	A \$10 copay.	Up to \$55.
Standard progressive lenses	A \$35 copay.	Up to \$55.
Premium progressive lenses	\$35–\$80 for Tiers 1–3. For Tier 4, you pay copay and 80% of cost less \$120 allowance.	Up to \$55.
Standard contact lenses fit & follow-up	A \$0 copay.	Up to \$40.
Premium contact lenses fit & follow-up	A \$0 copay and receive 10% off retail price less \$40 allowance.	Up to \$40.
Conventional contact lenses	A \$0 copay and 85% of balance over \$130 allowance.	Up to \$104.
Disposable contact lenses	A \$0 copay and balance over \$130 allowance.	Up to \$104.

2021 Monthly premiums

If you work for an optional employer, verify your rates with your benefits office.

	Employee	Employee/spouse	Employee/children	Full family
Vision	\$5.80	\$11.60	\$12.46	\$18.26

PERFORMANCE EVALUATION - Performance evaluation is a way to clarify what is expected on the job by setting forth what quality of work is adequate and acceptable.

POSITION CLASSIFICATION AND PAY PLAN - The City operates under a Position Classification and Pay Plan. An associate's pay is based upon the job classification. A pay grade is established for each position classification. Within each pay grade there is a salary range from minimum rate of pay to the mid-point rate of pay to the maximum rate of pay.

PROBATIONARY PERIOD - All appointments to regular full-time and part-time positions are subject to successful completion a probationary period.

SICK LEAVE - Each regular full-time employee earns sick leave at the rate of one workday for each month of service, accruing up to a maximum of 90 days. One-fifth of sick leave credited to an employee at the date of retirement will be paid at the regular rate of pay. Sick leave is accrued bi-weekly

SC DEFERRED COMPENSATION - 401k and 457. These are voluntary participation programs. These are tax shelter plans where the employee participates in buying an annuity. The amount you decide to invest, as a payroll deduction, is not taxed until the employee receives the annuity. You may join at any time.

SOUTH CAROLINA RETIREMENT SYSTEM PLANS - Provides an employee a continuing income at Retirement or in the event of disability. City employees participate in two SC Retirement plans. SC Retirement System (SCRS) or SC Police Officers Retirement (PORS) – covers Sworn Police Officers and Certified Fire Fighters. Employees currently contribute 9% of their salary in the regular SC Retirement System(SCRS) and the Optional Retirement System (ORP) and 9.75% of their salary in the Police Officers Retirement System (PORS). The City matches that amount plus an additional amount for life insurance. Complete brochures available.

STATE CREDIT UNION (SCU) –The City offers payroll deduction for the SCU even if you have your paycheck automatically deposited at another bank. Note: This deduction does not apply if you have your paycheck automatically deposited to the SCU. To participate in this program, it is your responsibility to have an active account with SCU. The City will send your deduction to your account at SCU. Any further distribution of funds within SCU is your responsibility to set up with SCU.

SOCIAL SECURITY - Provides benefits to replace part of the earnings the family has lost as a result of retirement, death, or disability. In addition it provides health insurance (Medicare) for those aged 65 and over. Both the employee and the City of Columbia contribute.

WORKERS' COMPENSATION - Compensates employees injured on the job. It provides a percentage of current income to an employee on a temporary or permanent basis depending upon the duration of the injury as well as compensation for permanent injury or death.

UNEMPLOYMENT COMPENSATION - Pays unemployment benefits to employee who leave City employment and who meet the eligibility requirements of the SC Employment Security Commission.

TUITION REIMBURSEMENT - After one year of employment, regular full-time employees are eligible for reimbursement of tuition. Please request complete information from the Human Resources Department.