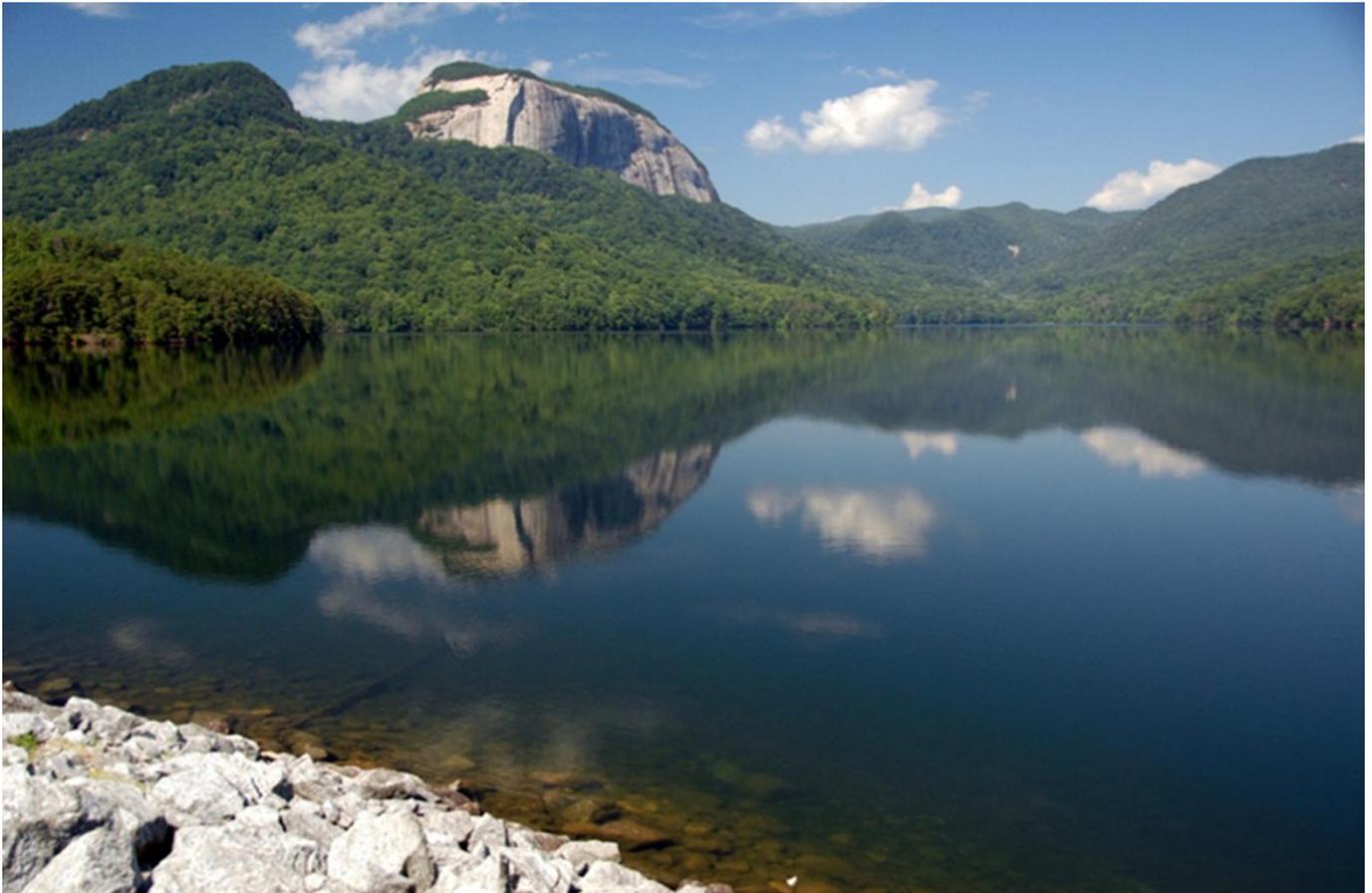




GreenvilleWater

YOUR 2016 BENEFITS GUIDE



OPEN ENROLLMENT
runs from
November 12th through
November 25th, 2015

ELIGIBILITY INFORMATION

Healthcare benefits are available to regular, full-time employees working a minimum of thirty hours per week. Coverage begins on the first of the month following date of hire. The annual medical deductibles and coinsurance accruals run from January to December each year for covered members.

BENEFIT SUMMARY

BENEFIT	VENDOR
Medical	UHC
Dental	Cigna
Vision	UHC
Simply Engaged - Wellness	UHC
Flexible Spending Account	UHC
Health Savings Account	UHC
Dependent Care FSA	UHC
Basic Life and AD&D	The Standard
Supplemental Life	The Standard
EAP	First Sun
Voluntary Benefits	AFLAC
401(k) and 457(b) Plans	SCRS / PEBA
Retirement Benefits	SC State

Providing great benefit choices to you and your family is just one of the many ways Greenville Water looks after the health and financial welfare of the people who make our company successful – **Greenville Water employees**. We're pleased to continue to offer you competitive, yet affordable benefit options.

SUMMARY OF CHANGES FOR 2016

With the goal of containing costs while minimizing design changes, Greenville Water has made the following changes for 2016:

- The Base and Buy-up medical plans will have a \$5.00 increase to their primary care, specialist and urgent care copays.
- Greenville Water's annual HSA funding will increase from \$1,000 to \$1,703 for those that elect employee only coverage. The annual funding will remain \$1,000 for those (who elect +Spouse, +Child(ren) or Family coverage).
- The dental and vision plans will now be unbundled from the medical plan. This gives employees the option to opt out of coverage entirely.
- The dental plan will be administered by Cigna, but there will be no plan design changes for 2016. The Cigna network will have more in-network providers than the current UHC dental network.
- Deductions for benefits will be made in 26 pay periods (vs. 24 pay periods) for all benefits in 2016. This helps keep the premiums lower per pay period (approximately 8% lower).
- The employee premiums for medical benefits will be increasing in 2016, reflecting the increasing medical cost of our benefits program and health care reform. The employee premiums for dental benefits have decreased due to our change to Cigna.
- The incentive design for the Simply Engaged program is changing in 2016, more details on page 4.

The following chart provides a summary of your medical plan options to help you compare deductible and out-of-pocket costs. Your choice will affect how much of your health care expenses you will have to pay and how much the plan will pay.

	BASE PLAN		BUY-UP PLAN		HDHP	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Annual Deductible						
Individual	\$500	\$750	\$250	\$500	\$1,500 ²	\$3,000 ²
Family	\$1,000	\$1,500	\$500	\$1,000	\$3,000 ²	\$6,000 ²
Out-of-Pocket Maximum¹						
Individual	\$2,500	\$4,750	\$1,250	\$2,500	\$3,000 ²	\$6,000 ²
Family	\$5,000	\$9,500	\$2,500	\$5,000	\$6,000 ²	\$12,000 ²
HSA Employer Funding	N/A	N/A	N/A	N/A	\$1,703 Employee Only \$1,000 +Sp, +Ch, +Fam	
Coinsurance	70%	50%	80%	70%	80%	50%
Preventive Care	Free	Not Covered	Free	Not Covered	Free	Not Covered
Physician's Services						
Primary Care Physician	\$20 Copay	Ded/Coins	\$20 Copay	Ded/Coins	Ded/Coins	Ded/Coins
Specialists	\$35 Copay	Ded/Coins	\$35 Copay	Ded/Coins	Ded/Coins	Ded/Coins
Emergency/Urgent Care						
Emergency Room	\$150 Copay	\$150 Copay	\$150 Copay	\$150 Copay	Ded/Coins	Ded/Coins
Urgent Care Facility	\$35 Copay	Ded/Coins	\$35 Copay	Ded/Coins	Ded/Coins	Ded/Coins
Hospitalization						
In-Patient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Out-Patient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Prescription Drug Benefit						
Preventive Drugs	Copay by tier		Copay by tier		Free ³	
Retail (30-day supply)						
Generic	\$10 Copay		\$10 Copay		Ded Coins	
Preferred	\$30 Copay		\$30 Copay		Ded Coins	
Formulary	\$50 Copay		\$50 Copay		Ded Coins	
Mail-Order (90-day supply)						
Generic	\$25 Copay		\$25 Copay		Ded Coins	
Preferred	\$75 Copay		\$75 Copay		Ded Coins	
Formulary	\$125 Copay		\$125 Copay		Ded Coins	

¹ Deductibles, medical and pharmacy copays accumulate to the Out-of-Pocket plan maximums

² True-Family/collective deductibles and out-of-pocket maximums

³ Drugs that appear on UHC list of Preventive medications will be free of charge to those employees enrolled in the HDHP

MEDICAL PREMIUMS PER PAY PERIOD (26 pay periods)

	BASE PLAN	BUY-UP PLAN	HDHP
Employee Only	"Free"	\$26.11	"Free" *
Employee + Spouse	\$175.14	\$235.19	\$62.96 **
Employee + Child(ren)	\$144.68	\$194.28	\$58.70 **
Employee + Family	\$213.21	\$286.31	\$68.28 **

Since we are paid on a bi-weekly basis, we have 26 payroll deductions per year for benefits and spending accounts

• \$65.50 will be deposited into an employee's Health Savings Account each Pay Period (Employee Only - HDHP).

** \$38.46 will be deposited into an employee's Health Savings Account each Pay Period (Dependent Coverage - HDHP).

HSA BASICS (HDHP ONLY)

- An HSA lets you save money for future health-related expenses. It's essentially like an IRA savings account for your health. And after you turn 65, it's even more similar to an IRA, because you can take out money for non-health expenses.
- You can use money from your HSA to pay for a slew of health expenses, from contact lenses to acupuncture. To obtain a full list of eligible and ineligible health expenses, please visit www.hsacenter.com and click on "Qualified Medical Expenses" in the right-hand column.
- Triple tax savings advantage: The money you put into the HSA is tax-deductible. The money you withdraw isn't federally taxed, as long as you spend it on approved, qualified medical expenses. The HSA's interest income isn't federally taxed, either.
- Once you retire, and are over the age of 65, you may use funds from your HSA to pay for your Medicare premiums (excluding Medigap policies).
- The IRS limits how much you can save in your HSA each year. For 2016, you can put up to \$3,350 into your HSA if you're an individual and \$6,750 for families. This includes the amount contributed, on your behalf, by Greenville Water. If you are 55 or over you are eligible to make additional "catch-up" contributions of up to \$1,000.
- Any funds you withdraw for non-qualified medical expenses will be taxed at your income-tax rate, plus 20% if you're under 65.
- Your HSA is completely PORTABLE. You own all of the money in your HSA, and the account is fully vested as soon as it is deposited. Contributions carry over from year to year even if you change jobs, elect new health plans, etc.
- In order to receive the annual contribution from Greenville Water you must open a Health Savings Account through Optum Bank.
- In order to be eligible to open an HSA you:
 - Must be enrolled in a HDHP
 - Cannot be covered under another major medical health plan that is not a qualified HDHP
 - Cannot be enrolled in Medicare or Medicaid
 - Cannot have participated in Veterans benefits within the last three months
 - Cannot be claimed as a dependent on another person's tax return.
 - Must have spent all Healthcare Flexible Spending account funds (if applicable), by 12-31-2015.



FLEXIBLE SPENDING ACCOUNTS (FSA)

HEALTHCARE FSA

Greenville Water offers a flexible spending account that allows you to set aside pre-tax dollars to pay for eligible medical expenses, as defined by the IRS. Annually you can set aside a maximum amount of **\$2,550**.

You have the ability to roll over \$500 of your healthcare FSA to the next calendar year.

****Note, anyone that enrolls in the HDHP will not be eligible to open a healthcare FSA. If you roll over an FSA balance from 2015, you will not be able to open an HSA until your FSA account balance has been exhausted .**

DEPENDENT CARE FSA

You also have access to a dependent care flexible spending account, to help budget for the cost of either child or geriatric care, of up to a maximum of **\$5,000** annually. To qualify, you and your spouse must be employed, looking for work, or your spouse must be a full-time student.

Program Design

Greenville Water will offer the UHC Simply Engaged wellness program again in 2016. You will have the opportunity to complete the 'Know Your Numbers' screening, health assessment and health coaching programs to obtain up to \$200 in gift cards for you and an additional \$200 for your spouse throughout the year. Your covered spouse is invited to participate in all aspects of the program except the onsite 'Know Your Numbers' screening.

Be on the lookout for the annual biometric screening event in spring of 2016!



NEW! Incentive Structure

SimplyEngaged provides a comprehensive set of tools and programs to help influence and employee health and lifestyle behaviors

SimplyEngaged Features		Rewards
Health Survey	User-friendly health survey with feedback and personalized calls-to-action	\$25
Biometric Screening	Convenient options such as onsite events, lab screenings, and health provider forms	\$75
Fitness Reimbursement Program	Incentive for employees who attend a gym on a regular basis	\$20/month
Online Action Plans	Simple, action-focused goals designed to help individuals take small steps to reach their goals and overall health improvement	\$50
Telephone-based Health Coaching	Engagement of certified wellness coaches that motivate behavior change and personalized goal-settings to individuals	\$75
myHealthcare Cost Estimator	Personalized, comprehensive estimates of costs for employees to make better decisions	\$25
Maximum – Per Employee/Covered Spouse	\$200 Employee and \$200 Spouse	



NEW! Starting in 2016 you have the option to elect dental coverage or opt out.

YOUR COSTS MAY BE LOWER IF YOU GO IN-NETWORK...

NETWORK BENEFITS

The Dental plan will now be administered by Cigna. Cigna has arranged with certain dental care providers to participate in a Network. These Network Dentists have agreed to discount their charges for Covered services and supplies. Dental Services must be provided by a Network Dentist in order to be considered Network Benefits.

NON-NETWORK BENEFITS

Non-Network Benefits apply when you obtain Dental Services from Non-Network Dentists. The company reimburses a Non-Network Dentist for a covered Dental Service up to an amount equal to the Usual and Customary fee for the same covered Dental Service received from a similarly situated Network Dentist.

DENTAL PLAN	
Benefit	Coverage
Deductible (Individual)	\$50
Deductible (Family)	\$150
Annual Maximum	\$1,500
Lifetime Orthodontia Maximum	\$1,500
Diagnostic Service (Type I)	
Periodic Oral Evaluation	100%
Radiographs	100%
Lab and Other Diagnostic Tests	100%
Preventive Services (Type I)	
Dental Prophylaxis (Cleaning)	100%
Fluoride Treatment	100%
Sealants	100%
Space Maintainers	100%
Basic Services (Type II)	
Restorations (Amalgams or Composite)*	80%
Emergency Treatment/General Services	80%
Simple Extractions	80%
Oral Surgery (incl. surgical extractions)	80%
Periodontics	80%
Endodontics	80%
Major Services (Type III)	
Inlays/On-lays/Crowns	50%
Dentures and Removable Prosthetics	50%
Fixed Partial Dentures (Bridges)	50%
Orthodontic Services (Type IV)	
Orthodontia	50%
**Orthodontia Eligibility - Child Only (Up to Age 19)	

DENTAL PREMIUMS PER PAY PERIOD (26 pay periods)

	DENTAL PLAN
Employee Only	\$1.32
Employee + Spouse	\$6.63
Employee + Child(ren)	\$8.32
Employee + Family	\$12.16

Greenville Water will pay 90% of the Employee Only premium and 75% of dependent coverage premiums.

NEW! Starting in 2016 you have the option to elect vision coverage or opt out.

Your vision coverage is offered through UnitedHealthcare® and provided to employees through a network of vision care professionals including both private practice and retail chain providers. To access the Provider Locator service, visit the UHC website at www.myuhcvision.com or call 1-800-839-3242, 24 hours a day, seven days a week.

You may also view your benefits, search for a provider or print an ID card online at www.myuhcvision.com.



VISION PREMIUMS PER PAY PERIOD (26 pay periods)

	VISION PLAN
Employee Only	\$0.25
Employee + Spouse	\$1.01
Employee + Child(ren)	\$1.24
Employee + Family	\$1.82

Greenville Water will pay 90% of the Employee Only premium and 75% of dependent coverage premiums.

	VISION PLAN	
	In Network	Out of Network
Exam Limited to once per year	\$10 copay	\$40 (Reimbursement)
Frames Limited to once per year	100% up to a maximum of \$130	\$45 (Reimbursement)
Standard Plastic Lenses		
Single Vision	100%	\$40 (Reimbursement)
Bifocal	100%	\$60 (Reimbursement)
Trifocal	100%	\$80 (Reimbursement)
Lenticular	100%	\$80 (Reimbursement)
Lens Options and Add-ons:		
UV Coating	Covered in full	N/A
Tint (Solid and Gradient)	Covered in full	N/A
Standard Scratch-Resistance	Covered in full	N/A
Standard Polycarbonate	20 - 60% discount	N/A
Standard Anti-Reflective Coating	20 - 60% discount	N/A
Standard Progressive (Add-on to Bifocal)	20 - 60% discount	N/A
Contact Lens Fit and Follow Up:		
Standard Lens Fit (w/ 2 follow ups)	\$10 Copay	\$40 (Reimbursement)
Premium Lens Fit (w/ 2 follow ups)	10% off and \$55 allowance	\$40 (Reimbursement)
Conventional Contact Lenses	Up to 4 boxes	\$105 (Reimbursement)
Disposable Contact Lenses	\$105 allowance	\$105 (Reimbursement)
Medically Necessary Lenses	Paid in Full	\$210 (Reimbursement)

EAP (EMPLOYEE ASSISTANCE PROGRAM)

Greenville Water offers an Employee Assistance Program (EAP) at no cost to you and your family. This program offers up to five counseling visits per issue.

Counseling services available for:

- Grief
- Trauma
- Anger
- Marital/relationship
- Family conflict
- Stress
- Spirituality
- Alcohol/substance abuse
- Workplace concerns
- Depression
- Anxiety, and many more...

Additional services include: financial counseling, legal services, adult care services, parenting/adoption resources, childcare resources, and college consultation resources. If you need assistance, call First Sun at 1-800-968-8143.

VOLUNTARY BENEFITS

Greenville Water offers the following voluntary benefit plans through AFLAC:

- Dental
- Short-Term Disability
- Cancer
- Accident
- Intensive Care
- Hospital Indemnity
- Specific Event/Critical Care
- Life Insurance
- Group Critical Illness

These optional plans are 100% paid by employees through payroll deduction.

For more information, Human Resources will help you arrange an appointment with an AFLAC representative.

LIFE INSURANCE

One times your annual salary is the amount of company-paid Life Insurance available to you. The amount of this insurance depends on your individual annual salary, with a maximum of \$250,000. Limited family coverage is available at the group rate. If you choose family coverage, the cost will be deducted from your pay. At retirement you may have the option to convert your life insurance policy to an individual policy paid by you. Greenville Water reserves the right to amend, change, or discontinue this benefit at any time.

Calculation for Employee Life/AD&D: 1 x annual salary, rounded to nearest 1,000, = \$ Benefit

SUPPLEMENTAL LIFE INSURANCE

SUPPLEMENTAL EMPLOYEE LIFE

You may buy supplemental life insurance in \$10,000 increments to a maximum of \$500,000 not to exceed 5 times your annual earnings. You can get the lesser of two times your annual earnings or \$250,000 in Guaranteed Issue during initial enrollment. These premiums are 100% paid by you and based on age bands.

SUPPLEMENTAL SPOUSE LIFE

You may buy supplemental spousal life insurance in \$5,000 increments to a maximum of \$250,000. The Guaranteed Issues is to a maximum of \$25,000. These premiums are 100% paid by you and based on age bands.



TIME AWAY FROM WORK

General Leave – General Leave is a company-paid, time-off benefit. It is earned bi-weekly and employees can request to use it for vacations, personal business, funerals, illness of the employee or family member, etc. Employees earn General Leave time based on length of service, as shown below:

Length of Regular/Full Time Service	Leave Earned
1 st day (of 1 st full month) to 1 st anniversary	12 Days
1 st to 10 th anniversary	18 Days
10 th to 20 th anniversary	24 Days
20 th anniversary and over	30 Days

Employees are allowed to carry over a maximum of 12 general leave days from one calendar year to the next, up to a maximum of 90 days.

Holidays – Holidays are a company-paid, time-off benefit. Employees receive eleven (11) paid, eight-hour holidays each year. Observed holidays include the following:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas (two days)



OTHER BENEFITS

Educational Assistance Program – Greenville Water employees, with at least one year of service, are eligible to apply for this program. To be eligible for reimbursement the courses must be job related and/or must reasonably prepare the employee for advancement within the organization. Upon providing satisfactory documentation that a course has been completed with a grade of "C" or above, or "Pass" in a course offered on a Pass/Fail basis, Greenville Water will reimburse a portion of the cost of tuition, registration and books.

Merit Pay – Greenville Water promotes pay based on individual performance. Annually, performance is evaluated against a predefined set of core competencies. Merit increases coincide with individual performance evaluation scores. The evaluation process encourages employees to identify developmental goals.

Retirement Awards Recognition Program – Greenville Water offers employees retiring, with 20 or more years of service, the opportunity to choose a gift of their choice from a catalog offering an extensive selection of gifts. This program ensures that retiring employees receive a gift that is meaningful to them.

Service Awards – Annually, Greenville Water formally recognizes employees that attain five-year service milestones with a Service Awards Banquet. Eligible employees receive monetary awards for achieving these service milestones.

Government Mandated Benefits

SOCIAL SECURITY AND MEDICARE

Social Security and Medicare are federal programs that are funded by both you and Greenville Water through payroll tax deductions. These programs provide benefits for retirees, the disabled, and children of deceased workers. To estimate how much you can expect to receive upon retirement, the Social Security Administration offers a calculator tool on line at

www.socialsecurity.gov/estimator

For more information on Medicare you can visit the website at www.medicare.gov or call the toll free number at 1-800-633-4227.

WORKER'S COMPENSATION

You are covered under the provisions of the Workers' Compensation Act. This Act provides monetary protection in the event of injury or death while conducting work for Greenville Water.

UNEMPLOYMENT COMPENSATION

If you lose your job through no fault of your own, such as a reduction in force, and you are unable to obtain other employment, the State will provide you with a weekly income. This income comes from a State unemployment fund supported by Greenville Water.



Deferred Compensation 401(k) and 457(b) Savings Plans

As an employee of Greenville Water you have the option of contributing, through voluntary payroll deductions, to the State Deferred Compensation System's 401(k) or 457(b) plans. These plans offer long-term, tax-deferred savings, by allowing you to put aside money that will provide additional income upon retirement.

For more information on these savings plans you can contact the South Carolina Deferred Compensation Program at 1-877-457-6263 or on their website at <https://southcarolinadcp.gwrs.com>

Retirement Benefits

The South Carolina Retirement System (SCRS) is a defined benefit pension plan. Benefits are based on years of service and compensation. State law requires both you and Greenville Water to make contributions on your behalf to the system. As a member of SCRS, you have a retirement account into which your contributions are remitted and accumulated on a tax-deferred basis. You contribute 8.16% (effective July 1, 2015) of gross pay into your SCRS retirement account. To obtain an estimate of how much you can expect to receive at retirement, contact the SC Public Employee Benefit Authority (PEBA), 800-868-9002 (within S.C. only) or 803-737-6800.

An Incidental Death benefit is also provided and is equal to your current annual earnable compensation. This benefit is paid directly to your designated beneficiary.