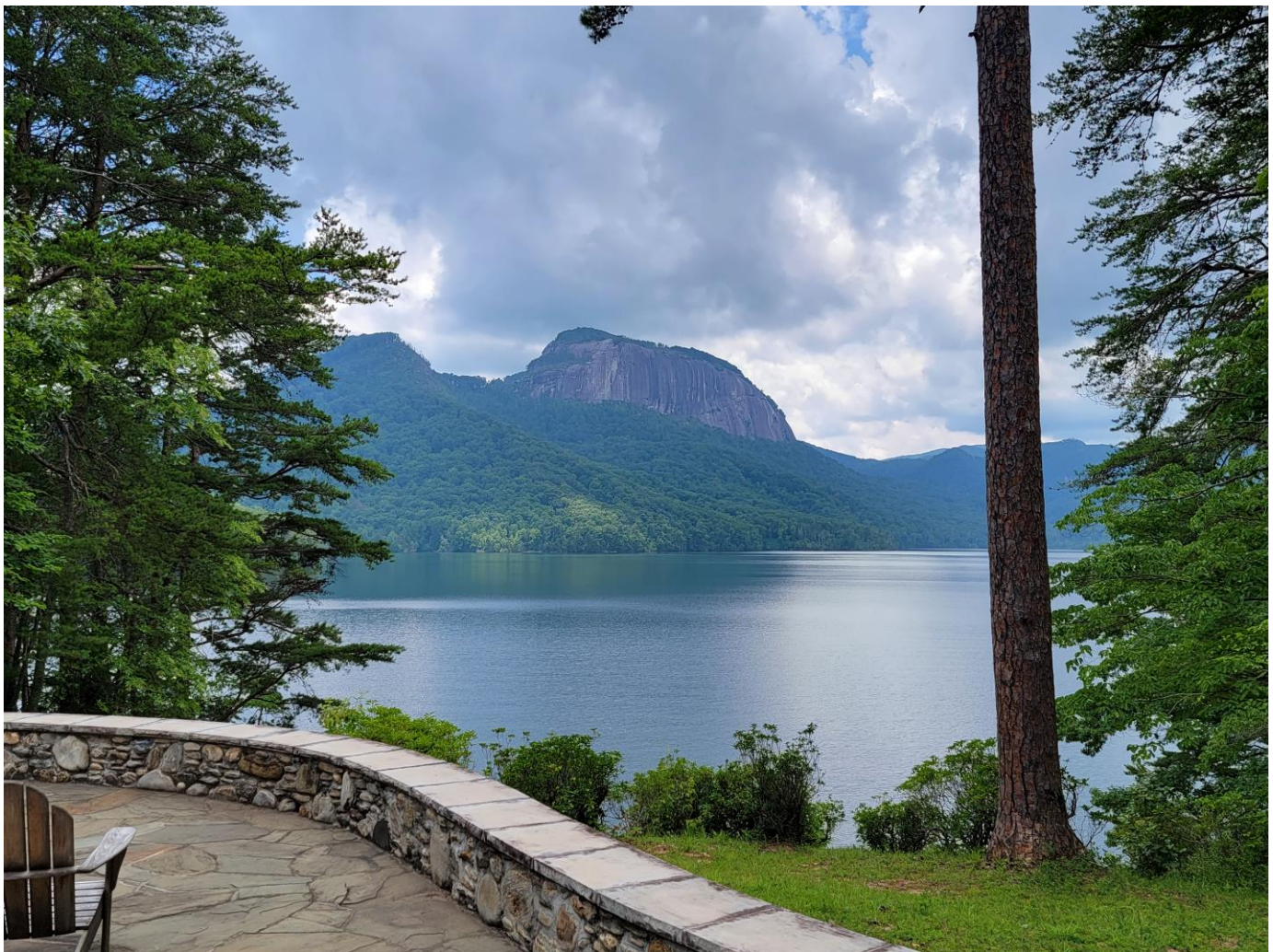




GreenvilleWater

YOUR 2024 BENEFITS GUIDE



Welcome from your Chief Executive Officer

On behalf of the Commission and the executive team, I want to express our sincere appreciation for the dedication, hard work, integrity, and professionalism of each Greenville Water team member for ensuring our customers receive excellent service every day, and for furthering our mission of supplying quality water for a sustainable future.

Your well-being and financial security are extremely important to Greenville Water. Our organization is committed to providing excellent benefits that address the needs of our team members and their families. We offer comprehensive medical, dental, and vision benefits, as well as retirement savings, life insurance and short and long-term disability benefits. Greenville Water also provides paid time off (PTO), paid parental leave, paid holidays, bereavement leave, and an employee assistance program to help you through stressful circumstances.

We perform an annual benefits comparison against other employers in the market, and we know that Greenville Water's benefit program is one of the best in the area. Our benefits, combined with your salary, produce an industry-leading total compensation package.

This Benefits Guide provides a summary of the benefits provided by Greenville Water, as well as a resource of contacts to obtain further information. I encourage you to read this information carefully and to contact HR if you have any questions.

Thank you for your continued service to Greenville Water and for being a part of our community's legacy and future. We genuinely appreciate your contributions to our past and future successes.

Sincerely,

Jeff Boss
Chief Executive Officer



Mission

Quality Water – Sustainable Future

Values

Commitment
Accountability
Responsibility
Honesty
Ethics

OPEN ENROLLMENT begins November 8th and ends November 22nd

Insurance Benefits for 2024

- BCBS of SC Medical:
 - HDHP Plan: Low rates and same benefits as 2023 with increased HSA contributions
 - Basic and Buy Up Medical Plan: frozen; available to current enrollees only
 - Wellness program through Strive
- BCBS of SC Vision: Same rates and benefits as 2023
- Cigna Dental: Same rates and benefits as 2023
- The Standard Life and LTD: Same rates and benefits as 2023
- The Standard Voluntary Benefits: Same rates and benefits as 2023

Benefit Summary

BENEFIT	VENDOR
Medical	BCBSSC
Dental	Cigna
Vision	BCBSSC
Strive Wellness Program	BCBSSC
Flexible Spending Acct. Health Savings Account Dependent Care FSA	BCBSSC HSA Bank BCBSSC
Basic Life and AD&D Supplemental Life Long Term Disability	The Standard The Standard The Standard
Pension Plan 401(k) and 457(b) Plans	SCRS / PEBA Empower
Employee Assist. Plan Voluntary Benefits	First Sun The Standard

Greenville Water's Contributions for HDHP Participants:

When you elect to enroll in the High Deductible Health Plan, Greenville Water provides contributions to your HSA Bank Account and your 401K account. For 2024, you can choose between two options for how you want those contributions split between your HSA and 401K.

	Option 1		
	Annual HSA Contribution	Annual 401K Contribution	Annual Total
EE Only	\$3,000	\$3,714	\$6,714
EE + Spouse	\$3,000	\$1,500	\$4,500
EE + Children	\$3,000	\$1,500	\$4,500
Family	\$3,000	\$1,500	\$4,500

	Option 2		
	Annual HSA Contribution	Annual 401K Contribution	Annual Total
EE Only	\$4,150	\$2,564	\$6,714
EE + Spouse	\$4,150	\$350	\$4,500
EE + Children	\$4,150	\$350	\$4,500
Family	\$4,150	\$350	\$4,500

Greenville Water's contributions to your HSA are made quarterly, refer to page 7. 401(k) contributions are made per pay period, refer to page 9.

WaterWeb | HR OneStop

Our intranet site is a great place to find out more about your benefits. You can access an electronic copy of this Benefits Guide, a video from our most recent Open Enrollment meeting, and many other resources. The HR OneStop also provides Summary Plan Descriptions (SPD), Summary of Benefits and Coverage (SBC) as well as state and federal notices.

Automated Benefits Enrollment

Team members use our UKG Pro payroll software to enroll for benefits. Instructions are provided during Open Enrollment and a PowerPoint with this information is provided on the HR OneStop. One-on-one enrollment assistance is provided to newly hired team members.

Contact HR if you need assistance enrolling in your benefits.

Making Changes to Your Benefits

Changes to your benefits can only be made during open enrollment or within 30 days following a Qualifying Life Event. Unless one of the events listed below applies, pre-tax benefit elections cannot be changed until the next year's Open Enrollment period.

- A change in the number of dependents (birth, adoption, death, guardianship)
- Change in marital status (marriage, divorce, death, legal separation)
- Dependent's loss of eligibility (attainment of limiting age or change in student status)
- Loss or gain in like coverage
- Termination or commencement of employment of employee's spouse or eligible dependent with coverage
- Other events as the plan administrator determines to be permitted or any other applicable guidelines issued by the Internal Revenue Service

For Enrollment Assistance Please Contact Human Resources

The information in this Benefits Guide is provided for illustrative purposes. While every effort has been taken to ensure accuracy, discrepancies or errors are always possible. In case of a discrepancy between the Benefits Guide and the actual plan documents, the actual plan documents will prevail. All information about you and your family is deemed confidential, in compliance with the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this Benefits Guide, please contact Human Resources.

Eligible Team Members

Healthcare benefits are available to regular, full-time team members working a minimum of thirty hours per week. Coverage begins on the first of the month following the team member's date of hire. Annual medical deductibles and out-of-pocket accruals accumulate from January to December each year.

If you opt out of medical coverage, Greenville Water will pay you \$5,000 annually (\$192.31 per pay period).

Dependents

You may enroll the following eligible dependents in our group benefits plans:

- Your legal spouse
- Your natural, adopted or stepchildren up to age 26
- Your unmarried children of any age, if disabled and claimed as a dependent on your federal income tax return

When you select the High Deductible Health Plan (HDHP), Greenville Water will provide contributions to both your HSA and 401(k) accounts.

For 2024:

- If you select option 1 listed on page 2, you will receive \$3,000 in your HSA account from Greenville Water.
- If you select option 2 listed on page 2, you will receive \$4,150 in your HSA account from Greenville Water.

	HDHP	
	In Network	Out of Network
Annual Deductible		
Individual	\$1,600	\$3,100
Family	\$3,200	\$6,200
Out-of-Pocket Maximum¹		
Individual	\$3,100	\$6,100
Family	\$6,200	\$12,200
HSA Employer Funding	\$3,000 or \$4,150	
Coinsurance	80%	50%
Preventive Care	Free	Not Covered
Physician's Services		
Primary Care Physician	Ded/Coin	Ded/Coin
Specialists	Ded/Coin	Ded/Coin
Emergency/Urgent Care		
Emergency Room	Ded/Coin	Same as In-Network
Urgent Care Facility	Ded/Coin	Ded/Coin
Hospitalization		
In-Patient	Ded/Coin	Ded/Coin
Out-Patient	Ded/Coin	Ded/Coin
Prescription Drug Benefit	Free ²	
Preventive Drugs		
Retail (30-day supply)		
Generic	Ded Coin	
Preferred	Ded Coin	
Formulary	Ded Coin	
Specialty	Ded Coin	Not Covered
Mail-Order (90-day supply)		
Generic	Ded Coin	Not Covered
Preferred	Ded Coin	Not Covered
Formulary	Ded Coin	Not Covered

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

² Drugs that appear on the BCBSSC list of Preventive medications will be free of charge to those team members enrolled in the HDHP

MEDICAL Premiums Per Pay Period (26 pay periods)

Basic Plan	HDHP Plan (HSA)
Employee Only	FREE
Employee + Spouse	\$31.80
Employee + Child(ren)	\$25.44
Employee + Family	\$37.10

Greenville Water no longer offers the Basic and Buy-Up Plans to new enrollees—these plans are **FROZEN** and restricted to current enrollees only.

	BASIC PLAN		BUY-UP PLAN	
	Network	Non-Network	Network	Non-Network
Annual Deductible				
Individual	\$500	\$750	\$250	\$500
Family	\$1,000	\$1,500	\$500	\$1,000
Out-of-Pocket Maximum¹				
Individual	\$2,500	\$4,750	\$1,250	\$2,500
Family	\$5,000	\$9,500	\$2,500	\$5,000
HSA Employer Funding	N/A	N/A	N/A	N/A
Coinsurance	70%	50%	80%	60%
Preventive Care	Free	Not Covered	Free	Not Covered
Physician Services				
Primary Care Physicians	\$20 Copay	Ded/Coin	\$20 Copay	Ded/Coin
Specialists	\$35 Copay	Ded/Coin	\$35 Copay	Ded/Coin
Emergency/Urgent Care				
Emergency Room	\$150 Copay	\$150 Copay	\$150 Copay	\$150 Copay
Urgent Care Facility	\$35 Copay	Ded/Coin	\$35 Copay	Ded/Coin
Hospitalization				
In-Patient	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin
Out-Patient	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin
Prescription Drug Benefit	Copay by tier		Copay by tier	
Preventive Drugs				
Retail (30-day supply)				
Generic	\$10 Copay	\$10 Copay, 50%	\$10 Copay	\$10 Copay, 60%
Preferred	\$30 Copay	\$30 Copay, 50%	\$30 Copay	\$30 Copay, 60%
Formulary	\$50 Copay	\$50 Copay, 50%	\$50 Copay	\$50 Copay, 60%
Specialty	\$50 Copay	Not Covered	\$50 Copay	Not Covered
Mail-Order (90-day supply)				
Generic	\$25 Copay	Not Covered	\$25 Copay	Not Covered
Preferred	\$75 Copay	Not Covered	\$75 Copay	Not Covered
Formulary	\$125 Copay	Not Covered	\$125 Copay	Not Covered

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

MEDICAL Premiums Per Pay Period (26 pay periods)

	BASIC PLAN	BUY-UP PLAN
Employee Only	FREE	FREE
Employee + Spouse	\$58.30	\$140.98
Employee + Child(ren)	\$46.64	\$112.79
Employee + Family	\$111.30	\$212.00

Health Savings Account (HSA) Basics

- **Health Savings Accounts are only available for High Deductible Health Plan (HDHP) participants.**
- A Health Savings Account (HSA) lets you save money for future health-related expenses. It's essentially like an IRA for your health. After you turn 65, it's even more like an IRA, because you can take out money for non-health expenses without a penalty.
- **Triple tax savings advantage:** The money you put into the HSA is not subject to taxes. 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.
- You can use money from your HSA to pay unreimbursed medical care and other health expenses, such as contact lenses, dental care, and acupuncture. To obtain a full list of eligible health expenses, visit www.hsacenter.com and click on "Qualified Medical Expenses".
- 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 2024**, you can put up to \$4,150 into your HSA if you're an individual and \$8,300 for families. These IRS limits include amounts contributed by Greenville Water on your behalf. If you are 55+, you are eligible to make an additional "catch-up" contribution of up to \$1,000.

- If you are under age 65, any funds you withdraw for non-qualified medical expenses will be taxed at your income-tax rate, plus a 20% penalty.
- Your HSA is completely PORTABLE. You own all of the money in your HSA. Contributions carry over from year to year even if you change jobs or elect a new health plan.
- To receive the annual contribution from Greenville Water, you must open a Health Savings Account through the bank designated by Greenville Water.

HSA Eligibility

To be eligible to open an HSA, you:

- Must be enrolled in a High Deductible Health Plan (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 Tricare 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 12/31/2023

Greenville Water Contributions to High Deductible Health Plan:

Health Savings Account (HSA): High Deductible Health Plan (HDHP) participants will receive a contribution to their HSA Bank account in the first week of every calendar quarter.

Month	Option 1	Option 2
January	\$750	\$1037.50
April	\$750	\$1037.50
July	\$750	\$1037.50
October	\$750	\$1037.50
Total	\$3,000	\$4,150

- HSA contributions are pro-rated on a monthly basis for newly hired team members. HSA contributions end when a team member separates from employment during the year.
- HDHP participants - see page 9 for a breakdown of Greenville Water 401k contributions.

HEALTHCARE Flexible Spending Account (FSA)

A flexible spending account allows you to set aside pre-tax dollars to pay for eligible medical expenses, as defined by the IRS.

You can set aside a maximum amount of \$3,050* in 2024. If you have money left in your FSA at the end of 2023, you may roll over \$610* of your 2023 healthcare FSA into 2024.

If you enroll in the High Deductible Health Plan, then you are not eligible to open a healthcare Flexible Spending Account.

If you roll over an FSA balance from 2023, you will not be able to open an HSA until your FSA account balance has been exhausted. Contact Human Resources or call BCBS at (800) 922-1185 for more information.

DEPENDENT CARE Flexible Spending Account (FSA)

This provides pre-tax savings on expenditures for childcare or geriatric care. A Dependent Care FSA allows you to save up to a **maximum of \$5,000 annually**.

To qualify, you and your spouse must be employed, or looking for work, or your spouse must be a full-time student.

*IRS limits for 2024 were not yet released at the time of printing this guide.





My Health Toolkit

Once you are covered on our medical plan, be sure to register for My Health Toolkit. You will have access to valuable resources that will help you get the most out of your medical and prescription benefits.

- View and manage your medical claims.
- Find an in-network provider near you.
- View your benefits – see what’s covered and find out how much of your deductible has been met.
- View or print your medical insurance card.
- E-mail your insurance card directly to your physician or pharmacy.
- Check the price on your medications to determine which pharmacy is cheaper.
- View the full list of Blue365 health and wellness discounts (including gym memberships, apparel, hearing and vision deals, over-the-counter vitamins and supplements, etc).

Go to www.southcarolinablues.com to register.

Strive Wellness Program

Strive will help you make small, everyday changes to your well-being, focusing on the areas you most want to improve. With daily engagement, you’ll build healthy habits and experience the lifelong rewards of better health and well-being.

To Join Strive:

- Log in to: My Health Toolkit on <https://www.southcarolinablues.com/>
- Select Wellness, then Strive.
- You will be able to complete a brief health survey and challenges, access digital coaching, and view educational content.

Challenges

Challenge friends, family, and coworkers to track a healthy habit for 5 out of 7 days, or challenge others to see who can get the most steps. Use the chat feature to share your strategies for achieving these healthy habits and staying motivated.

Additional Resources

Get daily tips to help you get more active, eat well, manage life’s ups and downs, and more! Utilize Strive’s Journeys digital coaching to make simple changes and join social groups to stay motivated and achieve goals together.



Pension Benefit

The SC Public Employee Benefit Authority (PEBA) administers the **South Carolina Retirement System (SCRS)**, a defined benefit retirement plan for employees of public agencies and local subdivisions of government. All Greenville Water team members are required by state law to enroll in SCRS upon hire. As a member of the SCRS, you contribute a tax-deferred 9% of your gross pay to your SCRS account through payroll deductions. Greenville Water currently contributes 18.56% of every team member's gross pay to SCRS. Upon retirement, members of SCRS who meet the eligibility requirements receive a fixed monthly retirement benefit from SCRS. Your monthly benefit is based on your average final compensation, your years of service credit, and a benefit multiplier. SCRS retirement benefits are separate from and in addition to, Social Security or any other retirement investments you may have such as 401k, 403b, IRA, etc. You must meet the plan's eligibility requirements to receive a monthly retirement benefit from SCRS. To learn more about the SCRS and estimate your expected monthly benefits upon retirement, visit www.peba.sc.gov. Click on "My Benefits" to set up your SCRS account.

- An **Incidental Death Benefit** equal to one time your annual salary is provided to SCRS participants following one year of enrollment with SCRS.
- Greenville Water participates in the SCRS retirement plan. We do not participate in the state health insurance plans through PEBA.

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

You can contribute to Empower, the State Deferred Compensation System's 401(k) and 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. You may save money on a taxed (Roth) or pre-tax basis. See your financial advisor for more information about your investment decisions.

- To activate your Empower 401(k) or 457(b), contact Empower at 1-877-457-6263 or visit their website at: <http://southcarolinadcp.com>

Greenville Water contributes to your Deferred Compensation 401(k) Plan

Based on your Health Insurance election, Greenville Water will contribute to your Empower 401(k).

HDHP Option 1	Annual	Pay Period
Employee Only	\$3,714	\$142.85
+ Spouse	\$1,500	\$57.70
+Children	\$1,500	\$57.70
Family	\$1,500	\$57.70

HDHP Option 2	Annual	Pay Period
Employee Only	\$2,564	\$98.62
+ Spouse	\$350	\$13.46
+Children	\$350	\$13.46
Family	\$350	\$13.46

- **Base and Buy-up plan participants do not receive any HSA or Empower 401(k) funding from Greenville Water.**

To be eligible, you must activate your Empower Account. To receive the full contribution from Greenville Water, you must remain in the same health insurance coverage level throughout the year. This benefit is pro-rated for newly hired team members.



You have the option to elect dental coverage or opt out.

YOUR COSTS MAY BE LOWER IF YOU USE NETWORK DENTISTS

Network Benefits

The Dental plan is administered by Cigna. Cigna has arranged with certain dental care providers to participate in the Cigna dental network. These dentists have agreed to discount their charges for covered services and supplies. Dental services must be provided by a network dentist to be considered network benefits.

Non-Network Benefits

Non-network benefits apply when you obtain dental services from non-network dentists. Cigna 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. This means you may pay more out of your pocket for the service.

ID Cards - 2024

Effective 1/1/2024, Cigna is moving to Digital ID cards. These ID cards will be available for all members on January 1 on [MyCigna.com](https://www.mycigna.com).

DENTAL PLAN	
Benefit	Coverage
Deductible (Individual)	\$50
Deductible (Family)	\$150
Basic Dental Plan: Annual Maximum Benefit	\$1,500
Orthodontia Lifetime Maximum (Children only)	\$1,500
Buy Up Dental Plan: Annual Maximum Benefit	\$3,000
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 (age 18 or younger)	100%
Sealants (age 15 or younger)	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 – Children only (up to age 19) Only included in the Basic Dental Plan	50%
Implants (Type IX)	50%

* Composite fillings are standard on posterior teeth. With molars, the plan only covers the cost of amalgam fillings.

DENTAL Premiums Per Pay Period (26 pay periods)

	DENTAL Basic Plan	DENTAL Buy Up Plan
Employee Only	\$1.76	\$3.78
+ Spouse	\$8.78	\$12.82
+ Child(ren)	\$11.03	\$16.10
Family	\$16.13	\$23.55

You have the option to elect vision coverage or opt out.

Your vision coverage is offered through BCBSSC and is provided through a network of vision care professionals (including both private practice and retail chain providers) within the EyeMed network. **Before your first visit to an optometrist, register with EyeMed** by calling or visiting their website. To contact EyeMed Member Services, call **1-866-723-0513** or visit the EyeMed website at:

www.EyeMedVisionCare.com

VISION Premiums Per Pay Period (26 pay periods)

	VISION PLAN
Employee Only	\$0.20
+ Spouse	\$0.96
+ Child(ren)	\$1.01
Family	\$1.48



	VISION PLAN	
	In Network	Out of Network
Exam Limited to once per year	\$15 copay	\$35 (Reimbursement)
Frames Limited to once per year	Covered up to a maximum of \$110	\$55 (Reimbursement)
Standard Plastic Lenses Limited to once per year		
Single Vision	100%	\$25 (Reimbursement)
Bifocal	100%	\$40 (Reimbursement)
Trifocal	100%	\$55 (Reimbursement)
Lens Options and Add-ons:		
UV Coating	\$15	N/A
Tint (Solid and Gradient)	\$15	N/A
Standard Scratch-Resistance	\$15	N/A
Standard Polycarbonate	\$40	N/A
Standard Anti-Reflective Coating	\$45	N/A
Standard Progressive (Add-on to Bifocal)	\$65	N/A
Other add-ons and services	20% off retail price	N/A
Contact Lens Fit and Follow Up:		
Limited to once per year		
Standard Lens Fit	\$15 Copay	\$35 (Reimbursement)
Disposable Contact Lenses	Covered up to a maximum of \$110 (in lieu of lenses and frames)	\$88 (Reimbursement)
Medically Necessary Lenses	Covered in Full	\$200 (Reimbursement)

Paid Time Off (PTO)

PTO is a company-paid time off benefit provided to full-time Greenville Water team members. PTO hours are earned bi-weekly in accordance with the regular payroll schedule. Team members can request to use their accrued PTO hours for any approved or excused time away from work, including vacations, personal business, illness of the team member or his/her family member, etc. Team members earn PTO hours based on length of service as shown below:

Length of Regular Full-time Service	PTO Hours earned annually	Equivalent 8-hour days
1st year	96	12
1⁺ up to 3 years	144	18
3⁺ up to 5 years	160	20
5⁺ up to 10 years	176	22
10⁺ up to 15 years	192	24
15⁺ up to 20 years	208	26
20 years and over	240	30

At the end of each year, team members can carry over up to 96 hours from the current year's PTO accruals to the next year. The maximum you can have in your PTO bank at the end of each year, including any carryover to the next year, is 720 hours (the equivalent of 90 eight-hour days). PTO hours are not calculated as "time worked" for the purpose of determining overtime eligibility.

PTO Cash-In

Each October, Greenville Water team members with more than 360 hours of accrued PTO may cash-in a minimum of 8 hours of PTO up to a maximum of 80 hours of PTO. You must have at least 360 hours remaining in your PTO balance after cash-in. You must use a minimum of 80 hours of PTO during the same calendar year as the cash-in. For additional information and requirements, see Human Resources or refer to the Greenville Water Team Member Handbook.



Holidays

Greenville Water provides full-time employees 12 holidays per year as a company paid time off benefit. In addition to the eleven calendar holidays listed below, each team member also receives one Floating Holiday to be used annually. The Floating Holiday can be used any day of the year but must be scheduled in advance and approved through the normal time off process. All holidays are paid as 8 hours of time off. The eleven calendar holidays count as time worked for purposes of determining overtime. However, the Floating Holiday is calculated the same as a regular PTO day regarding overtime eligibility. The Floating Holiday cannot be carried over at the end of the year and is not paid out to team members upon departure.

- 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)
- Floating Holiday

Long Term Disability

Greenville Water provides Long Term Disability coverage through The Standard. This benefit allows for 60% of your monthly salary to be available to you. Premiums are 100% paid by Greenville Water.

Life Insurance

Greenville Water provides a life insurance benefit equal to one times your annual salary rounded to the nearest \$1,000 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.

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 five times your annual earnings. You can get the lesser of two times your annual earnings or \$200,000 in Guaranteed Issue during initial enrollment. These premiums are 100% paid by you; rates are based on your age.

Supplemental Spouse Life

You may buy supplemental spousal life insurance in \$5,000 increments to a maximum of \$250,000. The Guaranteed Issue amount is \$25,000. These premiums are 100% paid by you; rates are based on your spouse's age.

Supplemental Dependent Life

You may buy supplemental dependent life insurance, which provides \$3,000 in spousal coverage and \$2,500 in coverage per child under 18 years of age with no limit to the number of children covered. No matter if you cover a spouse or multiple children, the cost remains the same at only \$0.77 per month.

Additional Support

Life Services Toolkit

Available to those insured under the group life insurance policy, these online tools and services can help you create a will, make advance funeral plans, and put your finances in order. Visit the website at standard.com/mytoolkit and enter username "assurance" for more information.



Voluntary Benefits

Greenville Water offers you the following voluntary benefit plans through The Standard:

- Short-Term Disability
- Accident
- Hospital Indemnity
- Group Critical Illness



Short Term Disability

Group Short Term Disability insurance can replace part of your paycheck if you're disabled and can't work for a short time. This insurance:

- Replaces a portion of your pay when you miss work because of a covered disability
- Pays you directly to help cover costs during recovery
- Can continue partial benefit payments after you return to work

Accident

Accident insurance helps cover out-of-pocket accident-related costs not covered by medical insurance including deductibles, copays, or other expenses.

This insurance pays you or a covered family member directly, not medical providers, for covered accidents

Hospital Indemnity

Hospital indemnity helps cover out-of-pocket expenses that come with a hospital stay due to childbirth, illness, or injury. Coverage helps with deductibles, copays, or other expenses.

This insurance pays you or a covered family member directly, not medical providers. Premiums will be waived if you are hospitalized more than 30 days.

Critical Illness

Critical Illness insurance helps cover the out-of-pocket costs of a covered illness that medical insurance does not. Covered illnesses include heart attack, cancer, and stroke. Payments to you or a covered family member can help with costs like groceries, childcare, or other expenses.

These optional plans are fully paid by team members through payroll deduction. For more information, visit standard.com.



Employee Assistance Program (EAP)

Greenville Water offers an Employee Assistance Program (EAP) to you and your family through **First Sun**. This program offers up to five counseling visits per individual. Counseling services are available for:

- Grief
- Trauma
- Anger
- Marital/relationship
- Family conflict
- Stress
- Spirituality
- Alcohol/substance abuse
- Workplace concerns
- Depression
- Anxiety

Additional services include financial counseling, legal services, adult care services, parenting/adoption resources, childcare resources, and college consultation resources. The EAP is provided at no cost to you. If you need assistance, call First Sun at: **1-800-968-8143**.



Merit Pay

Greenville Water promotes pay based on individual performance. Performance is evaluated annually against a predefined set of core competencies. Merit increases coincide with individual performance evaluation scores. The evaluation process encourages team members to identify developmental goals.

Tuition Reimbursement Program

Greenville Water team members 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 the cost of tuition, registration and books, up to a maximum of \$11,600 per year. Tuition Reimbursement is granted in the form of a “loan” and paid back by time worked for Greenville Water. If a team member departs Greenville Water prior to completing their service time, the team member is then responsible for paying back the tuition reimbursement on a pro-rated basis. Per IRS regulations, tuition reimbursement in excess of \$5,250 per year must be taxed. The lifetime maximum tuition benefit is \$23,200.

Retirement Recognition

Greenville Water offers team members who retire with 20+ years of service a crystal Water Drop with the Greenville Water logo, as well as a gift from the Amazon website, based on the following Gift Tiers:

- 20-24 years: gift value up to \$350
- 25-29 years: gift value up to \$450
- 30+ years: gift value up to \$525

Service Awards Banquet

Each year, Greenville Water formally recognizes team members who attain five-year service milestones with a Service Awards Banquet. Eligible team members receive a bonus, as computed in the table, below:

# Years	Maximum
5	\$1,250
10	\$1,750
15	\$2,250
20	\$2,750
25	\$3,250
30	\$3,750
35	\$4,250
40	\$4,750

Government Mandated Benefits

Social Security and Medicare

Social Security and Medicare are federal programs that are funded by 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 at www.socialsecurity.gov/estimator. For more information on Medicare, you can visit www.medicare.gov or call 1-800-633-4227.

Workers' 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 working 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.



Contacts

BENEFIT	VENDOR	Website	Phone
Medical	BCBSSC	https://www.southcarolinablues.com/	800-922-1185
Dental	Cigna	https://myCigna.com	800-244-6224
Vision	BCBSSC	http://www.EyeMed.com	866-723-0513
Strive - Wellness	BCBSSC	https://www.southcarolinablues.com/	888-671-9395
Flexible Spending Account Dependent Care FSA	BCBSSC	https://www.southcarolinablues.com/	800-922-1185
Health Savings Account	HSA Bank	www.hsabank.com	800-357-6246
Basic Life and AD&D Supplemental Life Long Term Disability	The Standard The Standard The Standard	www.standard.com	800-628-8600
Pension Plan	SCRS / PEBA	www.peba.sc.gov	888-260-9430
401(k) and 457(b) Plans	Empower	http://southcarolinadcp.com	877-457-6263
Employee Assistance Plan	First Sun	www.FirstSunEAP.com	800-968-8143
Voluntary Benefits	The Standard	www.standard.com	800-348-3226

Notes
