



GreenvilleWater

YOUR 2018 BENEFITS GUIDE



OPEN ENROLLMENT runs from November 15th through November 29th

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	BCBSSC
Dental	Cigna
Vision	BCBSSC
Rally Health - Wellness	BCBSSC
Flexible Spending Account	BCBSSC
Health Savings Account	BCBSSC (HSA Bank)
Dependent Care FSA	BCBSSC
Basic Life and AD&D	The Standard
Supplemental Life	The Standard
NEW! Long Term Disability	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.

WHATS NEW FOR 2018

With the goal of containing costs while minimizing design changes, Greenville Water has made the following changes for 2018:

- Medical coverage will now be offered through BCBS of SC. We are making this change to prevent a significant increase to healthcare costs and your premiums.
- Vision coverage will also be moving to BCBS of SC. There has been a reduction to the design of the vision plan, but your premiums have also decreased to reflect the new benefit.
- The FSA will also be administered by BCBS of SC. Due to the change in vendor there will be NO rollover provision for your FSA funds in 2017. Any funds in your account will expire on 12/31/2017.

- If you currently have a HSA with Optum Bank you will be given instructions on how to roll your balance into a new account with HSA Bank. This will allow you to continue to avoid the monthly account fee that Greenville Water pays on your behalf. *Please keep in mind if you enroll in the HDHP with HSA, you will not be eligible for an FSA in 2018.*
- Dental coverage will remain with Cigna, and will see a slight increase in employee premiums due to the rising cost of care.

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	\$1,797 Employee Only \$1,000 +Sp, +Ch, +Fam	
Coinsurance	70%	50%	80%	60%	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	Depends on POS ⁴	Ded/Coins	Depends on POS ⁴	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 the BCBSSC list of Preventive medications will be free of charge to those employees enrolled in the HDHP

⁴ Cost depends on how the provider bills for the service. Cost will vary between PCP copay, SPC copay, or ded/coins

MEDICAL PREMIUMS PER PAY PERIOD (26 pay periods)

	BASE PLAN	BUY-UP PLAN	HDHP
Employee Only	"Free"	\$27.55	"Free" *
Employee + Spouse	\$184.78	\$248.14	\$64.31 **
Employee + Child(ren)	\$152.64	\$204.98	\$59.82 **
Employee + Family	\$224.94	\$302.08	\$69.93 **

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

* \$69.10 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 2018, you can put up to \$3,450 into your HSA if you're an individual and \$6,900 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 HSA 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 12-31-2017.



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 \$2,650.**

****Due to the change in administration there will be no rollover provision in 2017.*** The rollover provision will be added back in in 2018. If you enroll for an FSA in 2018, then you may roll over \$500 of your 2018 healthcare FSA to the new calendar year in 2019.

****Note,** anyone that enrolls in the HDHP will not be eligible to open a healthcare FSA. If you roll over an FSA balance from 2017, 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 BCBSSC Rally wellness program again in 2018. On your first visit, you will complete a highly visual survey to obtain your Rally Health age based on your risk factors and healthy behaviors. This will help guide your Rally experience. You will also have the opportunity to break down healthy activities into small, simple, achievable steps by building a digital action plan based on your personal motivations for change. As you achieve your goals and priorities shift, so will your action plan. Your covered spouse is invited to participate in all aspects of the program.

Missions and Challenges

You will be able to complete small missions in order to encourage healthy actions such as reducing sugary drinks or cooking at home. There are also online fitness challenges which will allow you to compete against others and monitor your journey across the satellite view of an actual city.



Online Communities

In addition, Rally offers virtual health and wellness communities where users can join a community to start discussions, ask questions, and simply connect with others who have similar concerns or interests. Some examples of topics are parenting, children's health, migraines, weight loss and even fertility.

Incentive Structure

In Rally, you can earn coins throughout your experience to celebrate each step you've taken towards a healthier you. You can then use these coins to enter public sweepstakes for prizes featured on a rotating basis.

****Note, BCBSSC will not offer a gift card incentive program in 2018, like the current UHC wellness benefit program.***



As a reminder, 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 still 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	\$1.65
Employee + Spouse	\$8.27
Employee + Child(ren)	\$10.38
Employee + Family	\$15.17

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

As a reminder, you have the option to elect vision coverage or opt out.

Your vision coverage is offered through BCBSSC® and provided to employees through a network of vision care professionals including both private practice and retail chain providers within the EyeMed network. To access the Provider Locator service, visit the EyeMed website at

<http://www.eyemedvisioncare.com/locator/locator.emvc?execution=e1s1>

or call **1-800-334-7591**.



VISION PREMIUMS PER PAY PERIOD (26 pay periods)

	VISION PLAN
Employee Only	\$0.19
Employee + Spouse	\$0.91
Employee + Child(ren)	\$0.96
Employee + Family	\$1.41

Greenville Water pays 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	\$15 copay	\$35 (Reimbursement)
Frames Limited to once per year	100% up to a maximum of \$110	\$55 (Reimbursement)
Standard Plastic Lenses		
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
Contact Lens Fit and Follow Up:		
Standard Lens Fit	\$15 Copay	\$35 (Reimbursement)
Disposable Contact Lenses	\$110 allowance	\$88 (Reimbursement)
Medically Necessary Lenses	Paid in Full	\$200 (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 Issue 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.qwrs.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 8.66% (effective July 1, 2016) 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.