



GreenvilleWater

# YOUR 2021 BENEFITS GUIDE



## OPEN ENROLLMENT runs from November 17<sup>th</sup> through December 1<sup>st</sup>

### 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 the employee's 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	HSA Bank
Dependent Care FSA	BCBSSC
Basic Life and AD&D	The Standard
Supplemental Life	The Standard
Long Term Disability	The Standard
Pension Plan	SCRS / PEBA
401(k) and 457(b) Plans	Empower
EAP	First Sun
Voluntary Benefits	AFLAC

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 are pleased to continue to offer you excellent, yet affordable benefit options.

### WHATS NEW FOR 2021

Greenville Water's goal of providing the best quality and most affordable insurance options for the workforce results in the following coverages for 2021:

- Medical and Vision coverage will remain with Blue Cross and Blue Shield of South Carolina. Medical rates have increased 4% due to the increasing cost of health care, but vision will remain the same.
- Dental coverage will remain with Cigna with a 4.4% rate increase for 2021. Cigna guarantees this rate for the next 2 years.
- The FSA will continue to be administered by BCBS of SC and AccrueHealth.

- The HSA will continue to be administered by HSA Bank.
- Life and Long Term Disability coverage will be moving to The Standard with no rate increases for the next 3 years.
- The Company's Health Savings subsidy for HDHP participants has been normalized across all tiers at \$1,608.10 per year.

Greenville Water generously contributes to your Health Savings Account to help in your well being.

- \$61.85 will be deposited into an employee's Health Savings Account each Pay Period (HDHP, only).

	BASE PLAN		BUY-UP PLAN		HDHP	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<b>Annual Deductible</b>						
Individual	\$500	\$750	\$250	\$500	\$1,500	\$3,000
Family	\$1,000	\$1,500	\$500	\$1,000	\$3,000	\$6,000
<b>Out-of-Pocket Maximum<sup>1</sup></b>						
Individual	\$2,500	\$4,750	\$1,250	\$2,500	\$3,000	\$6,000
Family	\$5,000	\$9,500	\$2,500	\$5,000	\$6,000	\$12,000
<b>HSA Employer Funding</b>	N/A	N/A	N/A	N/A	* \$1,608.10	
<b>Coinsurance</b>	70%	50%	80%	60%	80%	50%
<b>Preventive Care</b>	Free	Not Covered	Free	Not Covered	Free	Not Covered
<b>Physician's Services</b>						
Primary Care Physician	\$20 Copay	Ded/Coin	\$20 Copay	Ded/Coin	Ded/Coin	Ded/Coin
Specialists	\$35 Copay	Ded/Coin	\$35 Copay	Ded/Coin	Ded/Coin	Ded/Coin
<b>Emergency/Urgent Care</b>						
Emergency Room	\$150 Copay	\$150 Copay	\$150 Copay	\$150 Copay	Ded/Coin	Ded/Coin
Urgent Care Facility	Depends on POS <sup>3</sup>	Ded/Coin	Depends on POS <sup>3</sup>	Ded/Coin	Ded/Coin	Ded/Coin
<b>Hospitalization</b>						
In-Patient	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin
Out-Patient	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin	Ded/Coin
<b>Prescription Drug Benefit</b>						
Preventive Drugs	Copay by tier		Copay by tier		Free <sup>2</sup>	
<b>Retail (30-day supply)</b>						
Generic	\$10 Copay		\$10 Copay		Ded   Coin	
Preferred	\$30 Copay		\$30 Copay		Ded   Coin	
Formulary	\$50 Copay		\$50 Copay		Ded   Coin	
<b>Mail-Order (90-day supply)</b>						
Generic	\$25 Copay		\$25 Copay		Ded   Coin	
Preferred	\$75 Copay		\$75 Copay		Ded   Coin	
Formulary	\$125 Copay		\$125 Copay		Ded   Coin	

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

<sup>2</sup> Drugs that appear on the BCBSSC list of Preventive medications will be free of charge to those employees enrolled in the HDHP

<sup>3</sup> Cost depends on how the provider bills for the service. Cost will vary between PCP copay, SPC copay, or ded/coin

## MEDICAL PREMIUMS PER PAY PERIOD (26 pay periods)

	BASE PLAN	BUY-UP PLAN	HDHP
Employee Only	"Free"	\$33.96	"Free" *
Employee + Spouse	\$227.77	\$305.89	\$71.87 *
Employee + Child(ren)	\$188.16	\$252.69	\$66.32 *
Employee + Family	\$277.29	\$372.37	\$78.79 *

## 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.
- **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 for a variety of health expenses, from contact lenses to acupuncture. To obtain a full list of eligible and ineligible health expenses, please visit [www.hsacenter.com](http://www.hsacenter.com) and click on "Qualified Medical Expenses" in the right-hand column.
- 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 2021, you can put up to \$3,600 into your HSA if you're an individual and \$7,200 for families.** This includes the amount contributed, on your behalf, by Greenville Water. If you are 55 or over you are eligible to make an additional "catch-up" contribution 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 or elect a new health plan.
- To receive the annual contribution from Greenville Water, you must open a Health Savings Account through a bank designated by Greenville Water.
- 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 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 12-31-2020



## 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 \$2,750.**

If you enrolled for an FSA in 2020, then you may roll over \$550 of your 2020 healthcare FSA to the new calendar year in 2021.

**\*\*Anyone who enrolls in the HDHP will not be eligible to open a healthcare FSA. If you roll over an FSA balance from 2020, you will not be able to open an HSA until your FSA account balance has been exhausted. For more information, please contact Human Resources or call BCBS at ph# (800) 996-0271.**

### 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, or 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 2021. On your first visit, you will complete a 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 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 invited 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 allow you to compete against others and monitor your journey through a 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, or connect with others who have similar interests. Topics include: parenting, children's health, migraines, weight loss, and 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.



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 will be administered by Cigna with a 4.4% increase to rates for 2021. Cigna has arranged with certain dental care providers to participate in the Cigna dental 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. 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.

DENTAL PLAN	
Benefit	Coverage
<b>Deductible (Individual)</b>	\$50
<b>Deductible (Family)</b>	\$150
<b>Annual Maximum</b>	\$1,500
<b>Lifetime Orthodontia Maximum</b>	\$1,500
<b>Diagnostic Service (Type I)</b>	
Periodic Oral Evaluation	100%
Radiographs	100%
Lab and Other Diagnostic Tests	100%
<b>Preventive Services (Type I)</b>	
Dental Prophylaxis (Cleaning)	100%
Fluoride Treatment (age 18 or younger)	100%
Sealants (age 15 or younger)	100%
Space Maintainers	100%
<b>Basic Services (Type II)</b>	
Restorations (Amalgams or Composite) *	80%
Emergency Treatment/General Services	80%
Simple Extractions	80%
Oral Surgery (incl. surgical extractions)	80%
Periodontics	80%
Endodontics	80%
<b>Major Services (Type III)</b>	
Inlays/On-lays/Crowns	50%
Dentures and Removable Prosthetics	50%
Fixed Partial Dentures (Bridges)	50%
<b>Orthodontic Services (Type IV)</b>	
Orthodontia	50%
**Orthodontia Eligibility - Child Only (Up to Age 19)	
<b>Implants (Type IX)</b>	
Plan Calendar Max \$1500	50%

### DENTAL PREMIUMS PER PAY PERIOD

(26 pay periods)

	DENTAL PLAN
Employee Only	\$1.66
Employee + Spouse	\$8.28
Employee + Child(ren)	\$10.41
Employee + Family	\$15.22

Greenville Water pays 90% of the employee only premium and 75% of dependent coverage premiums.

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

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. **Prior to your first visit to an optometrist, be sure to register with EyeMed** by visiting their website or giving them a call. To access the Provider Locator, call **1-800-334-7591** or visit the EyeMed website at: <http://www.eyemedvisioncare.com/locator>



#### VISION PREMIUMS PER PAY PERIOD (26 pay periods)

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

Greenville Water pays 90% of the employee only premium and 75% of dependent coverage premiums.

	VISION PLAN	
	In Network	Out of Network
<b>Exam</b> Limited to once per year	\$15 copay	\$35 (Reimbursement)
<b>Frames</b> Limited to once per year	100% up to a maximum of \$110	\$55 (Reimbursement)
<b>Standard Plastic Lenses</b>		
Single Vision	100%	\$25 (Reimbursement)
Bifocal	100%	\$40 (Reimbursement)
Trifocal	100%	\$55 (Reimbursement)
<b>Lens Options and Add-ons:</b>		
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
<b>Contact Lens Fit and Follow Up:</b>		
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 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. 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 fully paid by employees through payroll deduction.

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

## 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. 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 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 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.

## LONG TERM DISABILITY

Greenville Water offers "free" Long Term Disability coverage. The benefit allows for 60% of your monthly salary to be available to you, up to a maximum of \$5,000. These premiums are 100% paid by Greenville Water at no cost to you.

## 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 <sup>st</sup> day (of 1 <sup>st</sup> full month) to 1 <sup>st</sup> anniversary	12 Days
1 <sup>st</sup> to 10 <sup>th</sup> anniversary	18 Days
10 <sup>th</sup> to 20 <sup>th</sup> anniversary	24 Days
20 <sup>th</sup> 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.

**GL Cash In** – At the end of the year, employees may cash in up to 80 hours of General Leave if their remaining balance will be 400 hours of GL or higher. You must use 2 weeks of GL for vacation during the year to qualify. For additional information, please contact Human Resources or refer to the Employee Handbook.

**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. Performance is evaluated annually 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 from a catalog offering an extensive selection of gifts.

**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 at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator)

For more information on Medicare you can visit [www.medicare.gov](http://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.



## 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 9% 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) at 800-868-9002 (within S.C. only) or 803-737-6800.

**An Incidental Death benefit is provided after 1 year as an SCRS participant. The benefit is equal to your current annual compensation. This benefit is paid one time directly to your designated beneficiary.**

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

As an employee of Greenville Water you have the option of contributing to 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 on your choices.

For more information, contact the South Carolina Deferred Compensation Program at 1-877-457-6263 or visit their website at <https://southcarolinadcp.qwrs.com>