

# Summary of Spartanburg's County Employee Benefits

## Introduction

Your insurance, offered through the S.C. Public Employee Benefit Authority (PEBA) Insurance Benefits, provides a financial safety net when you are ill or injured. Listed below are brief descriptions of some of the insurance benefits the County offers. Before you enroll, you are strongly advised to review detailed information about each plan you are considering. October is our open enrollment period for all Spartanburg County employees.

### Employee Life Insurance

Basic Term Life Insurance is provided at no cost to all eligible employees. You must enroll in a State Health Plan to be eligible for this benefit.

### Dependent Life Insurance

You may elect dependent life insurance, which provides a benefit of \$10,000 or \$20,000 for an eligible spouse. You may elect dependent life insurance, which provides a benefit of \$15,000 for a child younger than age 19, or 19-24 who is a full-time student.

### Optional Life Insurance

An eligible employee can choose coverage, in \$10,000 increments, up to three times his/her basic annually salary. Premiums are paid by the employee with no contribution by PEBA or the County.

### Basic Long Term Disability Insurance

The BLTD Plan is an employer-funded disability plan provided by the state. You are eligible if you are covered under the State Health Plan offered through PEBA. Eligible employees will be enrolled in basic long term disability (BLTD) insurance at no cost to them. If you become disabled due to illness or injury following a 90 day waiting period, you will receive a benefit of 62.5 percent of your predisability earnings, reduced by other sources of income, up to a maximum of \$800.00 per month.

### Supplemental Long Term Disability (SLTD)

The SLTD premium is paid by the employee. The benefit is 65 percent of the employee's gross monthly salary, reduced by other sources of income, up to a maximum of \$8,000 a month.

### Insurance Plans (Medical – Vision – Dental Insurance)

Spartanburg County offers three (3) health plans which all cover prescription drugs and mental health and substance abuse services, as well as care from doctors and in hospitals. A vision and dental plan is also available to all eligible employees.

### Retirement Plans

Spartanburg County is a member of the South Carolina State (SCRS) and Police Officers (PORS) defined benefit Retirement Systems. All full-time and part-time employees are required to contribute to the system through payroll deduction at the following rates: Under SCRS, employee contributes 8% and the County contributes 10.9%; under PORS, employee contributes 8.4% and the County contributes 13.4%.

### Deferred Compensation

Employees of Spartanburg County have the option of contributing on a payroll deduction basis to the South Carolina State Deferred Compensation's 401K and/or 457B plans. These plans offer long-term, tax deferred savings. Call the HR office to schedule an appointment to meet with the representative. Contributions are paid by the employee with no contribution by PEBA or the County.

### General Leave & Holidays

Full time employees will accrue leave time and are eligible to receive 11 paid holidays that are observed by the County. All full-time employees also accrue sick leave each month.

### Direct Deposit

Direct deposit is available upon request from the employee.