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A collage of images arranged in a grid of diamond shapes. The images include: a modern building with a curved facade; a close-up of a hand holding a coin with 'SANTÉE COOPER' and '7197' visible; an industrial power plant with smokestacks; a worker in a hard hat and safety harness climbing a utility pole; and a lone tree standing in a body of water under a blue sky.


# 2026 EMPLOYEE BENEFITS GUIDE


# Meet the Team




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# Company Benefits



## ***Health Insurance***

Health insurance is provided through the South Carolina Public Employee Benefit Authority (PEBA) Insurance Benefits. BlueCross BlueShield of South Carolina is the third-party administrator for the State Health Plan. The State Health Plan gives you two options to cover your expenses: the Standard Plan or the Savings Plan. The Standard Plan has higher premiums and lower deductibles. The Savings Plan has lower premiums and higher deductibles. A TRICARE Supplement Plan is also available which provides secondary coverage to TRICARE members of the military community who are not eligible for Medicare. The monthly premiums are listed on page two, and a comparison of the Standard and Savings Health Plans are listed on page 18.

A newly hired employee working 30 or more hours is eligible to enroll in insurance coverage. A newly hired employee must enroll within 31 days of the date of hire. Coverage will become effective the first day of the month following date of hire. If the date of hire is the first working day of the month, coverage will also begin the 1st of the month. If a newly hired employee chooses not to enroll within 31 days of the date of hire, they will be unable to do so until Open Enrollment unless a qualifying life event occurs.

Current employees are eligible to enroll or make changes to their insurance coverage during Open Enrollment or if a qualifying life event occurs. Any change made during Open Enrollment will not be effective until the following January.

Specific documentation is needed when adding dependents to insurance coverage. Documentation is required within 31 days of event. Contact your benefits administrator for acceptable documentation.

# Health Insurance Premiums



2026 Monthly Health Premiums			
Category	Savings Plan	Standard Plan	TRICARE Supplement
Employee Only	\$9.71	\$85.00	\$62.50
Employee & Spouse	\$77.39	\$202.00	\$121.50
Employee & Children	\$20.48	\$135.00	\$121.50
Full Family	\$112.99	\$257.00	\$162.50

\*Prices do not reflect the tobacco surcharge.

If you are a State Health Plan subscriber with single coverage, and you use tobacco or e-cigarettes, you will pay an additional \$40 monthly premium. If you have employee/spouse, employee/children or full family coverage, and you or anyone you cover uses tobacco or e-cigarettes, the additional monthly premium will be \$60.

The premium is automatic for all State Health Plan subscribers unless the subscriber certifies no one they cover uses tobacco or e-cigarettes, or covered individuals who use tobacco or e-cigarettes have completed the Quit for Life® tobacco cessation program. The tobacco-use premium does not apply to TRICARE Supplement Plan subscribers.



# MoneyPlus



MoneyPlus is a tax-favorable program that allows you to save money on eligible medical and dependent care costs. You fund the accounts with money deducted pretax from your paycheck. MoneyPlus accounts are administered by ASIFlex. Health Savings Accounts are administered by HSA Central.

Below are options for MoneyPlus accounts if you are enrolled in the Standard Health Plan option:

## **Medical Spending Account**

- Used to pay for eligible medical expenses, including copayments and coinsurance.

If enrolled in the Savings Health Plan you have the below options for tax-favored accounts that allow you to save money on eligible medical costs:

## **Health Savings Account**

- Used to pay for eligible medical expenses
- All funds can be carried over from one year to the next
- If you leave your job or retire, you can take the account with you
- Accounts are administered through Central Bank

## **Limited-use Medical Spending Account**

- If you enroll in a Health Savings Account, you can enroll in a Limited-use Medical Spending Account to pay for dental and vision care expenses.

Regardless of the health insurance plan selected, if any, benefit eligible employees can participate in a Dependent Care Spending Account.

## **Dependent Care Spending Account**

- Used to pay for day care and other allowed costs for qualifying individuals.

Limits for each tax-favored account are set by the IRS annually and may vary each year. Please contact your Benefits Administrator for calendar year limits.

# *Vision*

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The State Vision Plan is provided through the South Carolina Public Employee Benefit Authority (PEBA) Insurance Benefits. EyeMed is the third-party administrator for the State Vision Plan. The State Vision Plan offers coverage for comprehensive eye exams, frames, lenses and lens options, and contact lens services and materials. The plan offers discounts on extra pairs of eyeglasses, contact lenses, and LASIK and PRK vision correction. The plan also offers coverage for diabetics including office service visits, retinal imaging, extended ophthalmoscopies, gonioscopy's and scanning lasers. The monthly premiums for the State Vision Plan are listed below.

<b>2026 Monthly Vision Premiums</b>	
Employee Only	\$6.30
Employee & Spouse	\$12.60
Employee & Children	\$13.54
Full Family	\$19.84

# *Dental*

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Dental Insurance is offered through Santee Cooper's self-insured dental plan administered by United Concordia. Dental Insurance is provided at **no cost** to employees and eligible dependents.

# *Life Insurance*

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## ***Provided at no cost to employee's:***

**Voya Basic Life Insurance** - This life insurance is payable in the amount of 1x your annual salary and will double upon accidental death and dismemberment. The coverage will reduce 50% at age 70. Employees are automatically enrolled in this benefit and must complete a beneficiary form when hired.

**MetLife Basic Life Insurance through PEBA Insurance Benefits** - This life insurance is payable in the amount of \$3,000 and will reduce to \$1,500 at age 70. This plan includes accidental death and dismemberment coverage and will double upon accidental death. This life insurance is only provided to employee's who are enrolled in the State Health Plan or Tricare Supplement Plan

**South Carolina PEBA Retirement Benefits** - This life insurance is payable in the amount of 1x your annual salary. Employees are automatically enrolled once a retirement plan is chosen. Employees are eligible after one year of employment.

## ***Additional Life Insurance Available for Purchase:***

PEBA Insurance Benefits offers additional life insurance to eligible employees on a voluntary, employee paid basis. The rates are based on age as of the preceding December 31st and the level of coverage. The life insurance amount will double upon accidental death and dismemberment. Contact your benefits administrator for monthly premiums.

**MetLife Optional Life Insurance** - Coverage for employees range from \$10,000 up to a maximum of \$500,000. As a new hire, up to 3X your annual salary can be purchased without a statement of health. New hires may purchase additional coverage up to a maximum of \$500,000 by providing a statement of health. For new hires, this coverage becomes effective the first day of the month following the date of hire.

Current employees may increase their optional life insurance up to \$50,000 without a statement of health if a qualifying life event occurs. Current employees may also elect to increase their optional life insurance during Open Enrollment by providing a statement of health.

**MetLife Dependent Life Spouse Insurance** - If your spouse is an eligible dependent, you can enroll them in Dependent Life Spouse Insurance. The coverage for spouses ranges from \$10,000 to \$100,000. As a new hire, you can purchase up to \$20,000 of insurance coverage for your spouse without medical evidence. Current employees may make changes to their spouse coverage during Open Enrollment or if a qualifying life event situation occurs with a statement of health. For both new hires and current employees, coverage exceeding \$20,000 will require a statement of health and may not exceed 50% of the employee's optional life coverage amount. This coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80.

**MetLife Dependent Life Child Insurance** - Coverage is available for eligible dependents up to 25 years old. Children ages 19-25 must be full-time students to continue coverage. This life insurance is payable in the amount of \$15,000 per child. The monthly premium for this coverage is \$1.26 regardless of the number of children covered.

**NOTE:** It is the employee's responsibility to keep their beneficiaries up to date. In the event of an unforeseen circumstance, the policies will be paid out to the individual(s) on file or to your estate in the absence of a beneficiary.



# Short-Term Disability



Short-Term Disability is a voluntary, employee paid plan administered by VOYA. Short-Term Disability can cover illnesses, surgeries, pregnancies, and off the job accidents. The premium is based on age, salary, and level of coverage, and is post tax. Short-Term Disability benefits are paid directly to the insured at 60% of their weekly salary (tax free). You may choose to use your personal leave for the remaining 40% of your pay.



There are two plan options:

- 14-day waiting period
  - Eligible employees may elect a waiting period of 14 days and coverage of 60% of weekly earnings for up to 11 weeks with a maximum weekly benefit of \$2,500
- 30-day waiting period
  - Eligible employees may elect a waiting period of 30 days and coverage of 60% of weekly earnings for up to 9 weeks with a maximum weekly benefit of \$2,500

# *Long-Term Disability*



Long-Term Disability is provided to employees at no cost and enrollment is not necessary. This benefit provides up to 62.5% of the employee's base salary if the employee is approved for disability by one or both disability carriers: The Standard and VOYA. To qualify for The Standard's benefit, you must be enrolled in a PEBA State Health Plan.



Long-Term Disability is designed to pay a benefit in the event the employee cannot work because of a covered illness or injury. This benefit replaces a portion of the employee's income to help meet financial commitments in a time of need.

- Maximum benefit of \$800 per month
- 90-day benefit waiting period. If the claim is approved by The Standard, then benefits become payable at the end of the 90-day benefit waiting period.
- Additional benefit is processed and paid by VOYA



Employees can enroll in voluntary insurance through Allstate to assist with coverage for Accidents, Cancer, and/or Critical Illness. The details of each plan are listed below and there are no eligibility criteria to meet to enroll in any of the plans as a new hire. Employees enrolling or changing coverage during Open Enrollment may be required to provide evidence of insurability.

**Accident:**

- Guaranteed coverage for on or off the job accidents
- Coverage available for spouse and dependents
- This plan offers a wellness benefit in which Allstate pays the insured individual a \$50 benefit for seeing a doctor throughout the year. Individuals can file a maximum of 2 visits per year and up to 4 per family.

**Cancer:**

- Benefits are paid for cancer and specified disease and can help to cover the costs of specific treatments and expenses as they happen
- Offers a \$3,000 initial benefit if diagnosed with cancer
- Coverage available for spouse and dependents
- This plan offers a wellness benefit of \$75 (low plan) or \$100 (high plan) per calendar year per covered individual for completing a qualified wellness screening.

**Critical Illness:**

- Initial critical illness benefits for Heart Attack, Stroke, Major Organ Transplant, and more.
- Lump sum payments made directly to the insured
- Coverage available for spouse and dependents

Creative Worksite Solutions administers Santee Cooper's Allstate insurance plans. To submit a claim or wellness benefit call 866-971-9715 or send a secure email to [customerservice@creativeworksitesolutions.com](mailto:customerservice@creativeworksitesolutions.com).

# Allstate Premiums

<b>Accident Insurance</b>	
Employee Only	\$7.18
Employee + Spouse	\$13.34
Employee + Child(ren)	\$14.72
Full Family	\$18.14

<b>Cancer Insurance</b>	Plan 1	Plan 2
Employee Only	\$9.40	\$12.28
Employee + Spouse	\$14.58	\$19.00
Employee + Child(ren)	\$13.18	\$17.20
Full Family	\$18.36	\$23.92

## Critical Illness Insurance

Bi-Weekly Deductions	\$10,000 Basic Benefit non-Tobacco				Bi-Weekly Deductions	\$10,000 Basic Benefit Tobacco			
Age	Employee Only	Employee + Spouse	Employee Child(ren)	Full Family	Age	Employee Only	Employee + Spouse	Employee Child(ren)	Full Family
18-35	\$1.40	\$1.86	\$1.40	\$1.86	18-35	\$2.04	\$2.82	\$2.04	\$2.82
36-50	\$3.74	\$5.38	\$3.74	\$5.38	36-50	\$5.92	\$8.64	\$5.92	\$8.64
51-60	\$7.90	\$11.62	\$7.90	\$11.62	51-60	\$12.66	\$18.74	\$12.66	\$18.74
61-63	\$13.26	\$19.64	\$13.26	\$19.64	61-63	\$19.76	\$29.40	\$19.76	\$29.40
64+	\$20.96	\$31.20	\$20.96	\$31.20	64+	\$31.44	\$46.92	\$31.44	\$46.92
Bi-Weekly Deductions	\$20,000 Basic Benefit non-Tobacco				Bi-Weekly Deductions	\$20,000 Basic Benefit non-Tobacco			
Age	Employee Only	Employee + Spouse	Employee Child(ren)	Full Family	Age	Employee Only	Employee + Spouse	Employee Child(ren)	Full Family
18-35	\$2.32	\$3.24	\$2.32	\$3.24	18-35	\$3.60	\$5.16	\$3.60	\$5.16
36-50	\$7.02	\$10.30	\$7.02	\$10.30	36-50	\$11.36	\$16.80	\$11.36	\$16.80
51-60	\$15.34	\$22.76	\$15.34	\$22.76	51-60	\$24.84	\$37.04	\$24.84	\$37.04
61-63	\$26.04	\$38.82	\$26.04	\$38.82	61-63	\$39.06	\$58.36	\$39.06	\$58.36
64+	\$41.44	\$61.94	\$41.44	\$61.94	64+	\$62.40	\$93.38	\$62.40	\$93.38

# Norton LifeLock



Santee Cooper offers discounted rates to employees for Norton LifeLock to help protect you and your family’s identity and devices.

Norton LifeLock offers two different plans: Benefit Essential or Benefit Premier coverage.

norton LifeLock Benefit Solutions		Benefit Plans	
PRICING: Biweekly Rates		BENEFIT ESSENTIAL	BENEFIT PREMIER
Employee Only (18+ Years Old)		\$3.46	\$4.61
Employee + Family*		\$6.91	\$8.76

# Employee Assistance Program



Santee Cooper offers an Employee Assistance Program administered by AllOne Health that is available to employees and their dependents. This program provides access to confidential, live, in-the-moment support, 24/7/365. You can find more information on page 22.



Discover a whole new approach to well-being.

Strengthen mental health. Beat burnout. Build financial wellness.  
Create safe, inclusive environments. Keep everyone engaged. Grow stronger.

AllOne Health is here to help with a whole health approach to benefits,  
for what matters most right now.

<b>Mental Health</b> EAP Counseling, Life Coaching, In-the-Moment Support	<b>Physical Health</b> Wellness Solutions, Wellness Coaching, Medical Advocacy, Webinars	<b>Financial Wellness</b> Financial Coaching, Legal Consultation, Online Tools	<b>Family Care</b> Referrals for Caregiving, Adoption, Education, Life Milestones	<b>Lifestyle Support</b> Concierge, Errand Running, Housing, Travel, Personal Assistant	<b>Organizational Health</b> Organizational Consulting, DEI, Crisis Response, Training



# *Retirement*

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As an employee of the South Carolina Public Service Authority, you must select one of two retirement plans offered by PEBA within 30 days following your date of hire. Employees have a choice of enrolling in the South Carolina Retirement System (SCRS) or State Optional Retirement Program (State ORP), both of which require a 9% tax-deferred contribution from the employee. Enrolling in the South Carolina Retirement System is a permanent selection unless you leave employment. State Optional Retirement Program participants are eligible to change from State ORP to SCRS during the retirement open enrollment period (January 1 – March 1) if at any point during the open enrollment period it has been at least one year, but not more than 5 years since the date of initial enrollment in State ORP.

## South Carolina Retirement System (SCRS)

There are two classes of SCRS members: Class Two and Class Three

- Class Two

- Class Two members are employees who currently have earned service credit in SCRS or correlated retirement systems for a period of service prior to July 1, 2012. As a class two member, you are eligible to retire with an unreduced benefit if you have at least five years of earned service credit and:

- Have 28 years of service: OR
- Reach age 65 or older

You can also retire early and receive a reduced benefit if you:

- Have at least five years of earned service credit; and
- Reach age 60 or at age 55 with 25 years of service

- Class Three

- Class Three members are employees who have earned service credit in SCRS or a correlated retirement system after July 1, 2012. As a class three member, you are eligible to retire with an unreduced benefit if you have at least eight years of earned service credit and:

- Meet the Rule of 90 requirement (age + years of service = 90): OR
- Reach age 65.

As a Class Three member you can also retire early and receive a reduced benefit if you:

- Have at least eight years of earned service credit; and
- Reach age 60. Your benefit is permanently reduced 5% for each year of age less than 65.

### State Optional Retirement Program (State ORP)

There are no minimum years of service required to receive your benefit. You become eligible to receive distributions when you terminate all covered employment or reach age 59 ½. If you choose the State ORP account you must choose a service provider that will administer your account, including your investment elections. There are four service providers to choose from:

- Corebridge Financial
- Empower
- TIAA
- Voya

See page 19 for considerations of each plan to see which plan is best for you.

## *Deferred Compensation*



In addition to the mandatory retirement plans offered by PEBA, the South Carolina Deferred Compensation Program provides a supplemental retirement savings strategy through its 401(k) and 457(b) retirement savings plans. Traditional contributions to the 401(k) and 457(b) plans are made on a before-tax basis, and you pay taxes only when you take a distribution. Roth contributions are made with after-tax dollars, which means you have already been taxed on the money before it enters your account(s) and you don't pay taxes on the distribution.

Santee Cooper has a local retirement plan advisor from Empower, Lehe Drawdy, who is available to discuss the differences of plans and help you select the best option for yourself. See page 20 for more information.

# Time Off Benefits



**Vacation:** Employees are credited with current vacation based on complete years of service each January 1 as stated in the below table. Employees may carry over 40 hours of vacation each year up to a maximum accrual of 360 hours.

<u>Complete Years of Service</u>	<u>Vacation Hours</u>
Under 5 Years	up to 80
5-10	120
11	128
12	136
13	144
14	152
15	160
16	168
17	176
18	184
19	192
20 and Over	200

**Sick Leave:** After one full month of employment, employees earn two hours of sick leave per pay period. An additional 20 hours of sick leave are allocated to each employee on January 1<sup>st</sup>. Employees can accumulate up to a maximum of 1,440 hours of sick leave.

**Holiday:** Santee Cooper observes 11 paid holidays each year. Eligible employees are granted the following holidays with pay:

- New Year's Day
- Martin Luther King Jr. Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve or day after Christmas
- Christmas Day, December 25
- Presidential Election Day (every 4 years)

**Other time off benefits:**

- Floating Holiday - Eight hours of Floating Holiday Leave are credited on January 1 of each year and cannot be carried over to a new calendar year. New employees are eligible for eight hours of Floating Holiday Leave if hired before July 1 of that calendar year.
- Funeral - Employees are eligible for up to 24 hours of funeral leave with pay when a death occurs in their immediate family and leave is required. (Policy 7-04)
- Parental Leave - Up to 240 hours (6 weeks) of parental leave will be allocated following the birth, adoption, or fostering of a child. (Policy 7-04)
- Court - Employees who are required to serve in court or are summoned to appear as a witness are entitled to leave without loss of pay. (Exceptions may occur)
- Military - Employees are eligible for up to 120 hours military leave per year with full pay and benefits if the days are necessary to meet minimum requirements. Employees who receive orders to meet emergency requirements may receive up to 240 hours of additional Military Leave per calendar year. (See policy 7-04 for more details and requirements)

## *Tuition Aid*



Employees are eligible for tuition aid benefits after 6 months of employment with Santee Cooper. For more information about Tuition Aid, please visit the One HR page on iPort or contact Carmen Croker-Mayes at ext. 8814.

## *Somerset and Stillely Membership*



Employees are eligible to enroll in Santee Cooper’s Somerset and Stillely recreational facilities. As a new hire, you have 31 days from your date of hire to enroll. As a current employee, you can enroll or make changes to your membership each year from September 16th – October 31st.

Contact Kristi Infinger at ext. 4900 to enroll or make changes.

# Contacts



## PEBA



- Customer Service: 888-260-9430
- MyBenefits - Update contact information, submit a qualifying life event, or review coverage at any time by logging in to your account at [mybenefits.sc.gov](http://mybenefits.sc.gov) or by scanning the QR code.
- Member Access - Update contact information, review/change beneficiaries, or review your retirement account at any time by logging in to your account at [online.retirement.sc.gov](http://online.retirement.sc.gov) or by scanning the QR code.



## BlueCross BlueShield of South Carolina

- Customer Service: 800-868-2520
- My Health Toolkit - Find providers, check claim status, and access your health insurance card by logging in to your account at [StateSC.SouthCarolinaBlues.com](http://StateSC.SouthCarolinaBlues.com) or downloading the mobile app.



## CVS Caremark

- Customer Service: 833-291-3646
- Locate pharmacies, check if a drug requires prior authorization, compare prices, refill medications and access your identification card by logging into your account at [www.caremark.com](http://www.caremark.com) or downloading the mobile app.



## Empower

- Customer Service: 1-855-756-4738
- Access and adjust your 401K/457B contributions at any time by logging into [participant.empower-retirement.com/participant/#/login](http://participant.empower-retirement.com/participant/#/login) or downloading the mobile app.
  - If you are registering for the first time, select Register > I do not have a PIN > follow the prompts.



### ASI Flex

- Customer Service: 833-726-7587
- Submit and view claim status, submit documentation and view account details by logging in to [www.ASIFlex.com/SCMoneyPlus](http://www.ASIFlex.com/SCMoneyPlus) or downloading the mobile app.



### HSA Central

- Customer Service: 833-571-0503
- Make HSA transactions and view account activity by logging in to [schsa.centralbank.net](http://schsa.centralbank.net) or downloading the mobile app.



### EyeMed

- Customer Service: 877-735-9314
- Search for network providers, learn more about coverage, and access your identification card by logging in to [www.EyeMedvisioncare.com/pebaoe](http://www.EyeMedvisioncare.com/pebaoe) or downloading the mobile app.



### United Concordia

- Customer Service: 1-888-320-3316
- Access your benefits, view your virtual ID Card, find a dentist and more by logging in to [www.unitedconcordia.com/benefits/get-started](http://www.unitedconcordia.com/benefits/get-started) or downloading the mobile app.



### AllOne Health (Employee Assistance Program)

- 24/7/365 support: 866-216-1996
- Log in to your member portal at [allonehealthmemberportal.mylifeexpert.com/login](http://allonehealthmemberportal.mylifeexpert.com/login) or by scanning the QR code.
  - Company Code: SANTEE042



### Norton LifeLock

- Customer Service: 1-800-416-0599



## Comparison of health plans

	Standard Plan	Savings Plan
<b>Annual deductible</b>	You pay up to <b>\$515</b> per individual or <b>\$1,030</b> per family.	You pay up to <b>\$4,000</b> per individual or <b>\$8,000</b> per family. <sup>1</sup>
<b>Coinsurance<sup>2</sup></b> Maximum excludes copayments and deductible	In network, you pay <b>20%</b> up to <b>\$3,000</b> per individual or <b>\$6,000</b> per family.	In network, you pay <b>20%</b> up to <b>\$3,000</b> per individual or <b>\$6,000</b> per family.
<b>Physician's office visit<sup>3</sup></b>	You pay a <b>\$15</b> copayment, plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.
<b>Outpatient facility/emergency care<sup>4,5</sup></b>	You pay a <b>\$115</b> copayment (outpatient services) or <b>\$193</b> copayment (emergency care), plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.
<b>Inpatient hospitalization<sup>6</sup></b>	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.
<b>Prescription drugs<sup>7</sup></b> 30-day supply/90-day supply <sup>8</sup> at a network pharmacy	Tier 1 (generic): <b>\$13/\$32</b> Tier 2 (preferred brand): <b>\$46/\$115</b> Tier 3 (non-preferred brand): <b>\$77/\$192</b> You pay up to <b>\$3,000</b> in prescription drug copayments. Then, you pay nothing.	You pay the <b>full allowed amount</b> until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.
<b>Tax-favored accounts</b>	Medical Spending Account	Health Savings Account Limited-use Medical Spending Account

If more than one family member is covered, no family member will receive benefits, other than preventive benefits, until the \$8,000 annual family deductible is met.

Out of network, you will pay 40% coinsurance, and your coinsurance maximum is different. An out-of-network provider may bill you more than the State Health Plan's allowed amount. Learn more about out-of-network benefits at [peba.sc.gov/health](http://peba.sc.gov/health).

The \$15 copayment is waived for routine mammograms, adult well visits, well woman visits and well child visits.

The \$115 copayment for outpatient facility services is waived for dialysis services, partial hospitalizations, intensive outpatient services, electroconvulsive therapy and psychiatric medication management.

The \$193 copayment for emergency care is waived if admitted.

Inpatient hospitalization requires prior authorization for the State Health Plan to provide coverage.

Prescription drugs are not covered at out-of-network pharmacies. Specialty medications are limited to a 30-day supply per fill.

You will pay a lower copayment for a 90-day supply of prescription drugs at select local network pharmacies than if you purchased the medication one month at a time.



# SCRS at a Glance (Class Two)

Refer to the [South Carolina Retirement System Member Handbook](#) for detailed information and when making retirement plan decisions.

## Benefits

- Monthly retirement benefit is based on a formula (1.82% of average final compensation multiplied by years of service), not on your account balance at retirement.
- Current state law provides for an annual benefit adjustment of 1% of your annual benefit up to a maximum of \$500 per year for eligible retirees.
- Monthly retirement benefit is payable until your death.
- Service purchase options for active contributing members.
- Disability protection. Eligibility is tied to the receipt of disability benefits from the Social Security Administration.
- Incidental death benefit if provided by your employer.

## Membership eligibility and contributions

- To be a member of SCRS, you must be employed by and receiving compensation from an employer that participates in the system.
- You accrue service credit in SCRS as long as you are not retired and are making regular contributions to SCRS from compensation received from your employment with a participating employer.
- You contribute a tax-deferred 9% of gross pay.
- Your account earns 4% interest compounded annually until you retire or your account becomes inactive.
- An account is considered inactive when no contributions have been made to it in the preceding fiscal year and no other active, correlated system or State Optional Retirement Program (State ORP) account exists.

## Incidental death benefit

- Beneficiaries of active members and working retirees who die in service after one year of membership receive a payment equal to one year's gross salary.
- If death is a result of a job-related injury, the one-year requirement is waived.
- A beneficiary of a non-working retiree might be eligible for a benefit of \$2,000, \$4,000 or \$6,000 based on the retiree's years of service.
- Check with your employer to see if it provides this coverage.

## Eligibility for retirement

Class Two members are those whose membership is effective prior to July 1, 2012.

You can retire and receive an unreduced monthly retirement benefit after 28 years of service or at age 65 or older.

You can retire early, at age 60, or at age 55 with 25 years of service, and receive a reduced monthly retirement benefit.

You must have at least five years of earned service to receive a benefit.





# SCRS at a Glance (Class Three)

Refer to the [South Carolina Retirement System Member Handbook](#) for detailed information and when making retirement plan decisions.

## Benefits

- Monthly retirement benefit is based on a formula (1.82% of average final compensation multiplied by years of service), not on your account balance at retirement.
- Current state law provides for an annual benefit adjustment of 1% of your annual benefit up to a maximum of \$500 per year for eligible retirees.
- Monthly retirement benefit is payable until your death.
- Service purchase options for active contributing members.
- Disability protection. Eligibility is tied to the receipt of disability benefits from the Social Security Administration.
- Incidental death benefit if provided by your employer.

## Membership eligibility and contributions

- To be a member of SCRS, you must be employed by and receiving compensation from an employer that participates in the system.
- You accrue service credit in SCRS as long as you are not retired and are making regular contributions to SCRS from compensation received from your employment with a participating employer.
- You contribute a tax-deferred 9% of gross pay.
- Your account earns 4% interest compounded annually until you retire or your account becomes inactive.
- An account is considered inactive when no contributions have been made to it in the preceding fiscal year and no other active, correlated system or State Optional Retirement Program (State ORP) account exists.

## Incidental death benefit

- Beneficiaries of active members and working retirees who die in service after one year of membership receive a payment equal to one year's gross salary.
- If death is a result of a job-related injury, the one-year requirement is waived.
- A beneficiary of a non-working retiree might be eligible for a benefit of \$2,000, \$4,000 or \$6,000 based on the retiree's years of service.
- Check with your employer to see if it provides this coverage.

## Eligibility for retirement

Class Three members are those whose membership is effective on or after July 1, 2012.

You can retire and receive an unreduced monthly retirement benefit once your age and years of service total 90, or at age 65 or older.

Example:  
56 years old + 34 years of service credit = 90

You can retire early at age 60 and receive a reduced monthly retirement benefit.

You must have at least eight years of earned service to receive a benefit.





# State ORP at a Glance

Refer to the [Select Your Retirement Plan Guide](#) for detailed information and when making retirement plan decisions.

## Benefits

- Your retirement benefit consists of your account balance at retirement, made up of contributions made by you and your employer throughout your years of employment, as well as any investment gains or losses on those contributions. It is not based on a set formula, and you assume all investment and longevity risk.
- You select one of four service providers, contracted by PEBA, to administer your State Optional Retirement Program (State ORP) account. You choose the provider that best suits your needs.
- You have immediate rights to your entire account balance when you separate from all covered employment or reach age 59½.
- Unlike with the South Carolina Retirement System (SCRS), which serves as an alternative to State ORP, there is no disability protection.
- An active member incidental death benefit is available through PEBA.

## Eligibility and enrollment

- Active membership requires you to be employed by and receiving compensation from an employer that participates in State ORP.
- You must complete initial enrollment, including service provider selection within 30 days of your initial hire date.
- PEBA will provide your selected service provider basic enrollment information; however, you will need to provide direction on how you want your contributions invested and designate a beneficiary for your State ORP account balance. The current providers are Corebridge Financial, Empower, TIAA and Voya Financial. Learn more and find contact information at [peba.sc.gov/state-orp](http://peba.sc.gov/state-orp).

## Contributions

By law, the employee contribution rate and the total employer contribution rate are equal to the rates for SCRS. You contribute a tax-deferred 9%, while your employer contributes 5% to your chosen service provider. Your employer remits the contributions directly to your selected service provider.

## Annual open enrollment

During State ORP annual open enrollment, which occurs from January 1 to March 1, you can choose to change service providers. You may also elect to irrevocably switch to SCRS during annual open enrollment if it has been at least one year, but not more than five years, since your initial enrollment in State ORP.

## Rollovers

You may roll over pretax contributions from eligible retirement plans into your State ORP account. The Plan does not accept rollovers of after-tax contributions. Contact your chosen service provider for more information about its process for incoming rollovers.





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# PLAN COMPARISON

## 401(k) VS. 457(b) AND ROTH 401(k) VS. ROTH 457(b)

The South Carolina Deferred Compensation Program (Deferred Comp) provides participants with a supplemental retirement savings strategy through its 401(k) and 457(b) retirement savings plans.

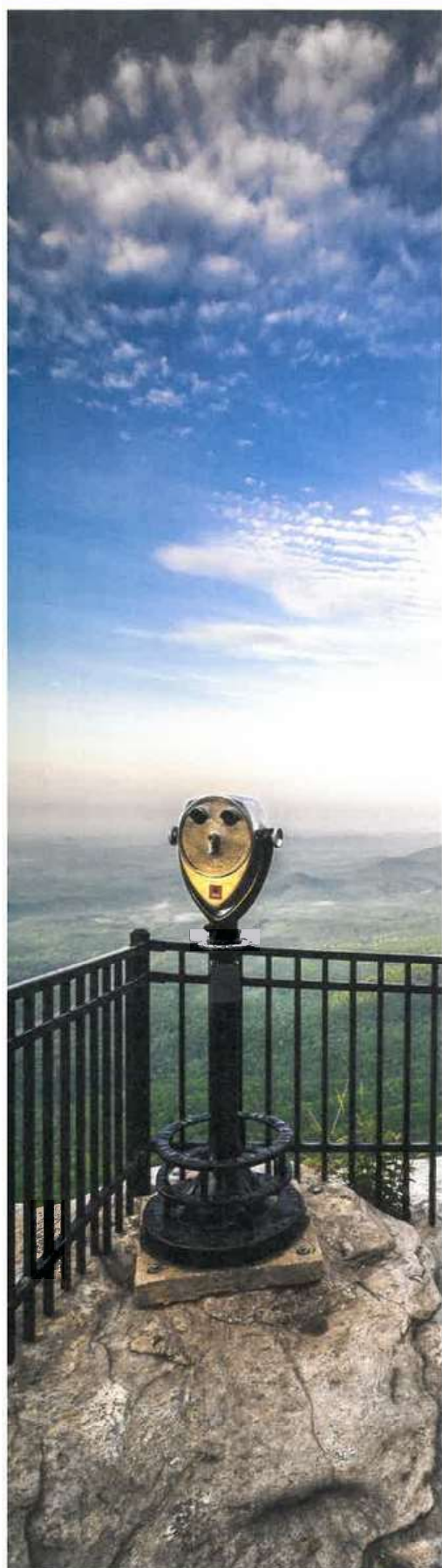
Traditional contributions to the 401(k) and 457(b) plans are made on a before-tax basis and you pay taxes only when you take a distribution. Roth contributions are made with after-tax dollars, which means you have already been taxed on the money before it enters your account(s). Deferred Comp gives you the choice: Would you rather pay taxes now or later?

### 401(k) VS. 457(b) COMPARISON

Plan comparison	401(k)	457(b)
Maximum contribution of \$22,500 per year <sup>1</sup>	✓	✓
Age 50+ catch-up <sup>2</sup> (\$7,500)	✓	✓
Special 457(b) catch-up <sup>2</sup>		✓
Before-tax contributions	✓	✓
In-service transfers to purchase service credit <sup>3</sup>	✓	✓
Loans <sup>4</sup>	✓	✓
Qualified birth and adoption withdrawal provisions	✓	✓
10 percent penalty on distributions <sup>5</sup> prior to age 59½ (except if separation from service from a participating employer at age 55 or later)	✓	
Rollovers allowed from other qualified plans, including SCRS, State ORP and non-Roth IRAs*	✓	✓
Rollovers from other 457(b) plans*	✓	✓
Financial hardship withdrawals <sup>5</sup>	✓	
Unforeseeable emergency withdrawals		✓
In-service distributions <sup>5</sup> allowed at age 59½	✓	✓

Consider all your options and their features and fees before moving money between accounts.

Administered by:





# Opt-in to Cyber Safety

Help protect your identity and devices with Norton LifeLock Benefit Plans

## ENROLL NOW

Simply sign up today through your benefit program.



### LifeLock Identity Alert™ System†

Everyone's identity is unique. We monitor† for fraudulent use of your Social Security number, name, address and date of birth in applications for credit and services. You will get alerts when a potential threat is detected. And it's backed by world-class service. Our dedicated specialists will work with you to resolve ID theft issues.

- Credit Alerts / Social Security Number Alerts†
- Identity Verification Monitoring†§



### Dark Web Monitoring§

Identity thieves can buy or sell your personal information on hard-to-find dark web sites and forums. We patrol the dark web and notify you if we find your information.

- Dark Web Monitoring – Password Combo List§
- Dark Web Monitoring – Gamer Tags§

### Social Media Monitoring

You can help keep your social media accounts safer with our new Social Media Monitoring\* feature. We monitor the social media accounts that you have linked, and notify you if your account may be compromised or if we find potential risky links. We'll also help protect your children against cyber bullying on their social media feeds, and provide notifications of posts that may be sexually explicit, drug-related, violent, or hate speech.\*\*

**ENROLL TODAY!** <http://santecooper.excelsiorenroll.com>

By providing your name, Social Security number, date of birth, address, phone number and email for yourself and any dependents you wish to enroll.

\* If you do not have a telephone number or email address on file, a monthly alert overview will be mailed to your address on file via U.S. Postal Service.



# Introducing Your Member Portal

Browse benefits. Request services. Enjoy 24/7/365 access.

Your Assistance Program offers a wide range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through your member portal.

## Request a Mental Health Session

Request counseling by submitting an online form or live chat. Choose from in-person or virtual counseling options to meet your needs.

## Request Referrals & Resources

Submit a request for family care and lifestyle support including childcare and eldercare referrals, legal referrals and financial consultation, personal assistant referrals and medical advocacy consultation.

## Explore Thousands of Self-Care Articles & Resources

Health and lifestyle assessments, interactive checklists, soft skills courses, podcasts, resource locators, exclusive discounts, and expansive articles on whole health and well-being.

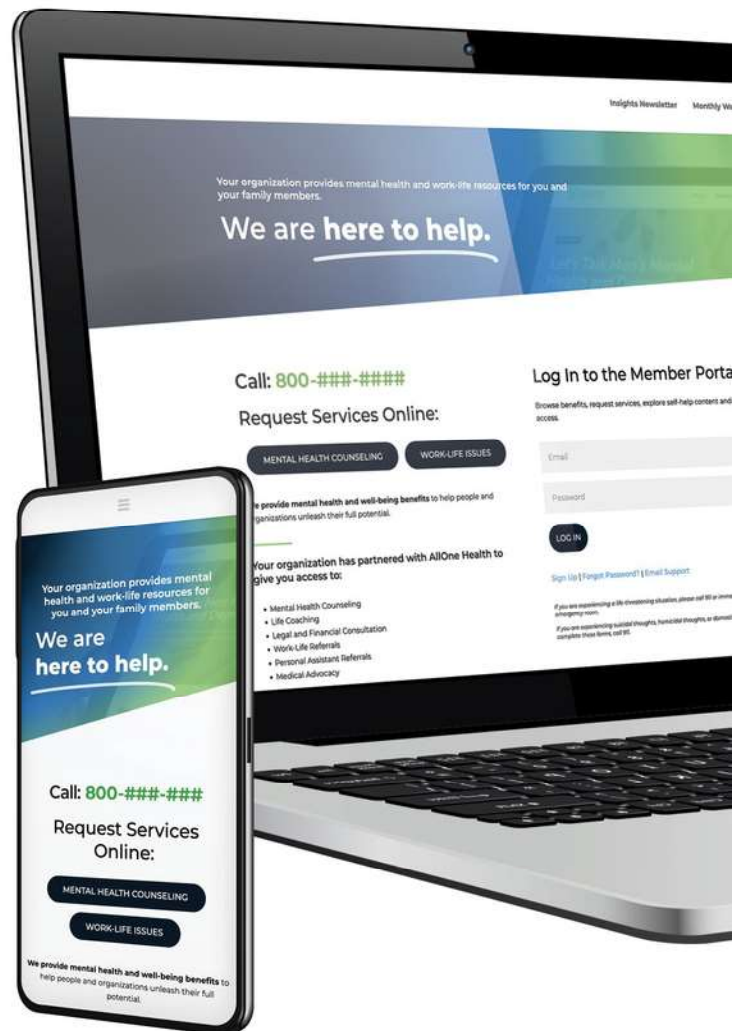
## Visit Your Online Financial Center

Featuring worksheets, calculators, and a wide range of financial resources and tools to help reach personal goals and build financial wellness.

## Getting Started Is Easy

1. Visit [allonehealth.com/support](http://allonehealth.com/support) and click on "Sign Up" below the login form
2. Enter your email address and the company code: SANTEEC042 to create an account and sign in
3. For login assistance, select "Email Support"

\* You can always call to access services, without needing to create an account or log in to the portal.



Contact AllOne Health  
Call: 866-216-1996  
Visit: [allonehealth.com/support](http://allonehealth.com/support)  
Code: SANTEEC042



