



Summary of Benefits for District Employees

Health and Dental Insurance

The South Carolina Employee Insurance Program (EIP) provides health and dental insurance plan options. There are four health insurance plans and two dental insurance plans. The current monthly costs are:

Health, Dental and Vision

Option	Savings Plan	Standard Plan	Blue Choice HMO	CIGNA HMO	Basic Dental	Dental Plus	State Vision Plan
Employee	\$ 9.28	\$ 93.46	\$185.56	\$251.94	\$0.00	\$22.04	\$7.76
Emp./Sp.	\$ 72.56	\$237.50	\$508.78	\$608.42	\$7.64	\$41.72	\$15.52
Emp./Ch.	\$ 20.28	\$142.46	\$382.66	\$518.08	\$13.72	\$45.54	\$16.48
Family	\$108.56	\$294.58	\$741.22	\$930.84	\$21.34	\$65.22	\$24.24

Life Insurance

Employees are eligible for \$3,000 coverage as a state health insurance plan participant and \$15,000 coverage from the District. Employees also have the equivalent of 1 x their annual salary through the SC Retirement System. Payroll deduction life insurance is also available for employees, spouses and children.

State Retirement (Mandatory)

All school district employees in South Carolina participate in the State Retirement Program. Employees may choose between the SC Retirement System and the Optional Retirement Plan. The program can provide benefits for retirement, disability, and death and survivor benefits. Estimated retirement benefits can be calculated by accessing the [SCRS web site](#). (Optional membership is available to bus drivers, temporary employees and substitutes.)

Basic Long Term Disability (BLTD)

After a 90 day waiting period, a health plan participant is eligible for disability coverage equal to 62.5% of predisability earnings. The maximum benefit is \$800 per month. BLTD is coordinated with Social Security Disability, Worker's Compensation, State Retirement Disability, and other disability benefits.

Supplemental Long Term Disability (SLTD)

As a health plan participant, you may elect additional disability protection through payroll deduction. After a 90 or 180 day waiting period, employees are provided coverage equal to 65% of predisability earnings. The minimum benefit is \$100 per month and the maximum benefit is \$8000 per month. SLTD is coordinated with sick leave, salary continuation, Social Security benefits, Workers' Compensation, BLTD, State Retirement Disability, and other disability benefits.

Other Benefits Available

- ◆ **Money Plus** - This program allows payroll deductions prior to the calculation of income taxes for health/dental premiums and day care fees. Unreimbursed medical expenses are eligible after a one-year waiting period. Money Plus participation reduces taxable wages, federal/state tax withholding amounts and the impact of premiums on net pay.
- ◆ **Long Term Care Insurance** - Employees may purchase coverage for long term care. Employees choose the level of coverage and pay age based premiums through payroll deduction.
- ◆ **Critical Illness/Cancer Insurance/Universal Life Insurance/Short Term Disability** - Employees may purchase coverage which is in addition to other health insurance.
- ◆ **Worker's Compensation** - Employees are provided coverage in case of accidents and illness which are job related.
- ◆ **Sick Leave** - Teachers receive 15 days for 9.5 months of employment. Twelve-month employees receive 18 days. Sick days may be used for personal sickness or family members' sickness. Unlimited sick days may be accumulated. Sick leave transfers within the public employers in the state. In addition two (2) sick leave days can be used as personal leave each year.
- ◆ **Other Leave** - Employees are provided leave for jury duty, military duty, professional development, religious observances, and bereavement.

- ◆ **Vacation** - Vacation for 12-month employees is based on years of experience and accrues each paycheck. The annual number of days are as follows:
 - 0 - 10 years experience: 10 days
 - 11 - 20 years experience: 15 days
 - 21 + years experience: 20 days

In fact, we're one of the few school districts in the state that includes related work experience to determine vacation time.

- ◆ **Pass (Rewards) Program** - Provides discounts and attendance at school-sponsored events free of charge.
- ◆ **Greenville Federal Credit Union (GFCU)** - Numerous savings plans and loan programs are available.
- ◆ **Additional Retirement Savings (Tax Sheltered Annuities and Investments)** - Pre-tax payroll deductions are offered by established companies.

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