Summary of Benefits 3/6/2013



The Essentials

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### **Contact Us**

Greenville County Schools 301 E. Camperdown Way Greenville, South Carolina 29601 Phone: 864-355-3100 Email: infoline@greenville.k12.sc.us

Hours: Monday-Friday 8:00 am-5:00 pm Help?



Support Substitutes Certified and Administrative Welcome Hourly

# Summary of Benefits for District Employees

**Insurance Benefits** 

Most of the Greenville County School's insurance benefits are offered through the State of South Carolina Office of Employee Insurance Programs (EIP). The benefits offered are explained in the various publications found on the Employee Insurance Program website.

Employees are eligible for \$3,000 in life insurance coverage as a state health insurance plan participant and \$15,000 life insurance from the District as a full time employee. 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.

- Click here for \$3000 Basic Life Beneficiary Form
- Click here for \$15,000 District Life Beneficiary Form

For specific benefits questions or concerns, you can e-mail us: benefits@greenville.k12.sc.us or contact the Benefits Call Center at 864.355.0960.

Eligibility Requirements - General information

- The employee must be employed with Greenville County Schools in a permanent and full time basis working 30 or more hours per week.
- Part time employees may also be eligible based on their position.
- The employee must complete appropriate election forms within 31 days of the date of employment or status

### New! - Notice of HIPAA Special Enrollment Rights And Pre-Existing Condition Exclusions

The Health Insurance Portability and Accountability Act ("HIPPA") requires notifying you of two very important provisions covered under the PEBA State health insurance plan. New HIPPA Notice.

Please review the Benefits "FAQ" document for additional information

State Health Insurance Information

For specific plan information click on the following links to the EIP Insurance Guide

- 2013 Insurance Benefits Guide (entire publication)
- Introduction
- General Information
- Health Insurance
- Dental Insurance
- Vision Care
- Life Insurance
- Long Term Disability
- Long Term Care
- MoneyPlu\$
- Retirement/Disability Retirement
- Medicare
- Premiums
- **Appendix**
- Index
- Contact Information
- 2013 Comparison of Health Plan Benefits
- Click here for \$3000 Basic Life and Optional Life Beneficiary Form

MyBenefits Website allows you to access your personal EIP insurance records, click on the MyBenefits Website link to:

- View your personal benefits statement
- Change your address or contact information(for health insurance purposes only)
- Change your beneficiary information

# District Voluntary insurance Plans (Trust Mark) - Ward Services

The Supplemental Insurance Plans (cancer/critical illness, short term disability, universal life) are voluntary, employeepay-all insurance products (www.trustmarksolutions.com).

If an employee has an interest in these products, he/she should make an appointment with a Ward Services Insurance Counselor.

- Brian Lanier 864-430-1428 brlanier@greenville.k12.sc.us
- Brad Lanier 864-915-1072 blanier@greenville.k12.sc.us

Retirement Benefits and Options

# New - Retirement Statements

The SCRS (South Carolina Retirement System) no longer prints annual member statements. To get a copy of your SCRS member statement, you will need to log into SCRS Member Access. If you have not registered for Member Access, you will need your current contribution balance before you start the registration process. If you do not have this figure available, call SCRS at 1-800-868-9002 or 1-803-737-6800.

# To log into SCRS Member Access:

- Go to the Retirement System Website www.retirement.sc.gov.
- Click on "Member Login" in the upper right corner of the screen. If not registered, dick on "Register Now" and follow the prompts
- If registered, click on "Sign In" to access your SCRS account information, including your member statement
- If you have registration issues, please call SCRS customer service for help at 1-800-868-9002 or 1-803-737-6800.

Summary of Benefits 3/6/2013

Click here to view the SCRS power point presentation that reviews the recent legislative changes to the retirement

Retirement (SCRS\_ORP\_TERI)

Retirement participation is either mandatory or optional depending on the position and terms of employment with the District. For most positions, participation is mandatory with a fixed contribution of 7.0%. You can be a member of the SC Retirement System or the Optional Retirement Plan (ORP): TIAA-CREF, AIG VALIC, The Hartord and METLIFE.

Click here to view "It's Your Choice" video.

# **South Carolina Retirement System**

The South Carolina Retirement System (SCRS) offers the option of a defined benefit plan to all Greenville County Schools employees. Employees are required to contribute at the specified rate (7.0 as of July 1, 2012). Employee contributions are on a pre-tax basis. Vesting rights are provided after 5 years of earned service; 8 years for employees enrolled after July 1, 2012. Benefits are defined by the Retirement formula. Optional membership is available to bus drivers, temporary employees and substitutes. For details, visit SCRS. Enrollment is required within 30 days of the hire date. Employees that do not make an election within 30 days will be defaulted into SCRS.

### Optional Retirement Plan

Optional Retirement Plan (ORP) is another retirement plan option available to all Greenville County Schools employees. The ORP is a defined contribution plan administered by four contracted investment providers. Employees are required to contribute at the State specified rate (7.0% as of July 1, 2012). The District contributes 5% (as defined by the State) to each employee's account. All contributions are made on a pre-tax basis and immediately vested. For details visit ORP. Enrollment is required within 30 days of the hire date. Enrollment is required within 30 days of the hire date. Employees that do not make an election within 30 days will be defaulted into SCRS.

Active Member Beneficiary Form

# Supplemental Retirement Benefits (401k, 457, 403b)

Full-time and part-time employees may elect to participate in a variety of voluntary, tax-deferred retirement programs offered through the District via payroll deduction.

- South Carolina Deferred Compensation 401k and 457
- MidAmerica Administrative & Retirement Solutions 403b Annuity
  - Click Here to Access the 403(b) Participant Website
  - Participant Website Instructions
  - General Plan Information
  - List of vendors

### Social Security/Medicare

When planning for retirement, you should consider your eligibility for social security and Medicare benefits. Information is available on the Social Security Administration's website.

Social Security Administration



















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