



TOWN OF

Mount Pleasant

SOUTH CAROLINA



SUMMARY OF BENEFITS

New Hires

Fiscal Year 2021–2022



Please note that this is a current overview of benefits offered to full-time employees. This overview is **not an offer of employment.**

For more detailed benefit information, check out www.TOMPbenefits.com

Effective Date: July 1, 2021

2021-2022 Bi-Weekly Payments

(Total cost for Medical, Prescription, & Dental)

The Town of Mount Pleasant offers a comprehensive benefits package to our valued employees and their families. This package is designed to provide choice, flexibility, and value. Most benefits begin on the first day of the month following 30 days of the hire date.

Coverage Level	Direct Primary Care Plan	Standard Plan
Employee Only	\$33	\$66
Employee + Child(ren)	\$100	\$200
Employee + Spouse	\$110	\$220
Employee + Family	\$115	\$230

Medical	Direct Primary Care Plan ¹	Standard Plan
Calendar Year Deductible (Per person/per family)	\$750 / \$1,500	\$1,500 / \$3,000
Coinsurance	30%	50%

¹In order to select the Direct Primary Care Plan, all family members who are enrolled in the Town's health insurance must be members of Proactive MD. Please see the Proactive MD brochure for more details.

	Proactive MD	Non-Proactive MD	Standard Plan
Physician Services primary care visit to treat injury or illness	\$0 copay	\$100 copay	\$50 copay
Specialist Visit	\$25 copay		\$50 copay

Prescription (There is a \$10 additional copay if the Rx is filled at CVS or Walgreens)

Coverage Level	Direct Primary Care Plan	Standard Plan
Scriptcare Participating Pharmacies per 31-day supply		
generic drug*	\$7 copay	\$14 copay
preferred brand*	\$35 copay	\$70 copay
non-preferred brand*	\$50 copay	\$100 copay
Specialty Pharmacy	\$250 copay	\$500 copay

Dental *Based on "reasonable and customary charges"

Calendar Year Deductible Per person / per family	\$50 / \$100	
Maximum paid by the Town per Participant per Calendar Year for Classes I-III	\$1,500	
Class IV (lifetime limit)	\$1,000	
Plan Details	You Pay*	Town Pays*
Class I: Diagnostic and Preventive	0%	100%
Class II: Basic Dental, Oral Surgery, and Periodontic Services	20%	80%
	after deductible	
Class III: Periodontic Services	40%	60%
	after deductible	
Class IV: Orthodontic Benefits (available to all ages)	50%	

Vision

	Bi-Weekly Premium
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Employee Only	\$3.31
Employee + Child(ren)	\$5.05
Employee + Spouse	\$5.58
Employee + Family	\$8.93



This overview is not an offer of employment.

Public Service Matters!

Flexible Spending Account (FSA)

Employees have the option of participating in a Flexible Spending Account through PAI Benefits Administrator. Employees may elect an annual pre-tax payroll deduction of up to **\$2,850** into a Healthcare Account. This pre-tax money can be used to pay for qualified healthcare expenses not covered by the medical plan. Employees may also choose an annual pre-tax payroll deduction of up to **\$5,000** into a Dependent Care Account. (If married and filing separately, the limit is **\$2,500**.) This pre-tax money can be used to pay for qualified daycare expenses for employees' children or disabled spouse.

Basic Life and Accidental Death Insurance

Paid for by the Town. This coverage is provided to all eligible employees and will pay the beneficiary **\$50,000**. The policy doubles to **\$100,000** for an accidental death. This policy also pays **\$3,000** for the death of an eligible covered dependent.

Supplemental Life Insurance

Optional. If an employee purchases supplemental life insurance, they may also purchase supplemental insurance for their spouse and/or dependents. Supplemental Employee coverage is available in **\$10,000** increments up to 3 times annual earnings, (up to **\$500,000**). Spouse coverage is available in any **\$5,000** increment up to a maximum amount of the employee's elected benefit. Dependent coverage is also available.

Long-Term Disability Insurance (LTD)

Mandatory. All full-time employees purchase long-term disability (LTD) coverage to offset the loss of income due to an illness or injury. Long-term disability coverage begins after 90 consecutive days of disability, and provides a maximum benefit of **60%** of salary, up to **\$6,000** per month. Premiums are based upon wages.

Voluntary Short-Term Disability (STD) Insurance

Employees may purchase voluntary STD coverage. This coverage provides payment on the 15th day of disability resulting from an injury or sickness. The benefits can continue for a maximum of 11 weeks. See the Human Resources Department for an age-banded rate chart.

Voluntary 401(k)/457 Plans

The Town offers 401(k), Roth 401(k), 457, and Roth 457 plans through the SC Deferred Compensation Program (Empower). Employees may enroll, cancel, or make changes to the contributions or investment options anytime throughout the year. The minimum contribution is **\$10** per paycheck. Employees may enroll upon hire.

South Carolina Retirement System (SCRS)

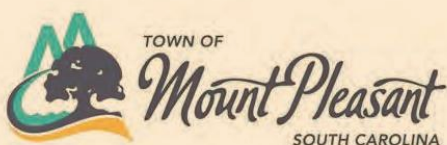
Mandatory. Employees contribute **9.0%** of their gross pay, the Town contributes **16.56%**. Normal retirement is "The Rule of 90". Age plus services must add up to 90. Employees begin contributions on their date of hire.

Police Officers Retirement System (PORS)

Mandatory. Police Officers and Fire Fighters contribute **9.75%** of their gross pay and the Town contributes **19.24%**. Normal retirement is 27 years of service or age 55. Employees begin contributions on their date of hire.

SCRS & PORS Life Insurance

This coverage is paid for by the Town. This policy will pay 1x annual salary, after one year of membership. If you are a PORS member, there is an In-the-Line-of-Duty death benefit.



Additional Benefits

ANNUAL LEAVE

The number of days off employees receive per year is based on the number of years worked at the Town. There is a maximum carryover of 270 hours for Town employees, with the exception of the Fire Department employees. For Fire Department employees, Annual Leave is 1.5 times the amount in the chart, and the maximum carryover is 432 hours.

SICK LEAVE

All departments, except Fire, accrue 96 hours of Sick Leave per year. The maximum carryover is 450 hours. For Fire Department employees, Sick Leave is accrued at the rate of 144 hours per year with a maximum of 720 hours of carryover.

HOLIDAYS

The Town observes 11 paid holidays + 1 personal day per year

- New Year's Day
- President's day
- Good Friday
- Independence Day
- Thanksgiving Day
- Christmas Day
- Martin Luther King Day
- Memorial Day
- Labor Day
- The day after Thanksgiving
- Plus one additional day near Christmas

WELLNESS PROGRAM

The Town's innovative Wellbeing program focuses on six categories: physical, nutrition, financial, educational, mental and community. The program allows employees to earn rewards for a variety of activities in each of these six categories. The Town has partnered with IncentFit software which allows employees to log their activities and track their rewards.

FITNESS CENTER

The Town offers a 24/7 employee fitness center located at Town Hall. Employees are also offered fitness classes at this facility at no cost.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

An EAP offers confidential counseling services, work-life services, parenting advice, and marital/family services that are available free of charge for Town employees and their immediate family. Please see the Human Resource Department for more information about this confidential program.

PROACTIVE MD HEALTHCARE CENTER

Proactive MD is a no-cost program which provides innovative healthcare that dramatically improves the healthcare experience by offering longer appointment times, NO COPAYS, 24/7 access to a physician via a physician's personal cell phone, two convenient locations, and an on-site pharmacy with free generic medications.

RECREATION DEPARTMENT DISCOUNT PROGRAM

- Activities coached by volunteers are free for Town employees and immediate family
- Activities coached by paid staff are available at a 20% discount
- See Recreation Department for specifics on all activities

TUITION REIMBURSEMENT PROGRAM

- All courses must be pre-approved by the Department Head and Town Administrator prior to registering.
- Up to \$500 reimbursement per undergraduate course.
- Up to \$700 reimbursement per graduate course.
- Limited to 2 courses per semester.
- Reimbursement is available to all full-time employees upon completion of initial introductory period. Please see Human Resources Guidelines for complete details.

Accrued Beginning	Annual Hours Accrued
Upon Hire	114.4
Upon completing 5 years	135.2
Upon completing 10 years	166.4
Upon completing 15 years	189.8
Upon completing 20 years	210.6



IMPORTANT NOTE:

This document has been reviewed for accuracy. In the event of a discrepancy between this Summary and the Plan Documents, the Plan Documents will prevail. In the event of a discrepancy between this Summary and the Town of Mount Pleasant Human Resources Guidelines, the Town of Mount Pleasant Human Resources Guidelines will prevail. Benefits costs and plans are subject to change. For more information, please contact the friendly Human Resources Department at 843-884-8517