

Health Insurance

IRS

Benefits provided by the City of Myrtle Beach for regular, full-time employees include a medical health center, health insurance, vision insurance, dental insurance, prescription drug insurance, life insurance, short term disability and wellness programs.

The city pays 100 percent of the premiums for health, vision and dental insurance for regular fulltime employees, a value of \$830.42 per month or \$9,965 per year, per employee. The plan uses the Blue Cross Blue Shield provider network. The city also pays for \$10,000 of life insurance coverage per employee.

Current annual in-network deductibles are \$1,000 per individual or \$2,000 per family. Annual out-of-network deductibles are \$1,500 per individual or \$3,000 per family. After deductibles, the plan pays 80 percent in-network or 70 percent out-of-network.

The plan includes the following co-pays: primary care physician (\$50), pediatrician (\$35), OB/GYN, mental health or substance abuse (\$35) or specialist (\$45).

Wellness services are covered at 100 percent in-network. Wellness coverage includes annual physical, gynecological or prostate exams; colonoscopy; well-child visits and mammograms.

Prescription benefits are included in the cost of health insurance. Prescription costs are the lesser of 40 percent (the plan pays 60 percent) or a \$250 co-pay. Mail-order prescriptions provide a 90-day supply for 15 percent of the prescription cost.

Free flu shots are offered to covered employees and dependents annually.

An employee may elect to cover family members through bi-weekly payroll deductions. Here are the employee's costs per pay period, unless otherwise indicated, for family coverage.

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|-----------------------------|-------------|
| Health Insurance (Spouse) | \$167.91 |
| Health Insurance (Family) | \$197.52 |
| Health Insurance (Children) | \$ 88.91 |
| Dependent Dental Ins. | \$ 15.28 |
| Dependent Life Ins. | \$ 2.10/mo. |

The city provides \$10,000 of life insurance for each full-time employee. A spouse and children can be covered for \$5,000 of life insurance at a cost of \$2.10/month.

Dental Insurance

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Regular, full-time employees are eligible for dental benefits. The city pays 100 percent of preventive checkups and cleanings every six months. Employees are responsible for a \$50 deductible, after which the plan pays 80 percent of basic work and 50 percent of major work, up to a maximum of \$2,000 per year. (New hires have a 12-month wait on major services and a 24-month wait on replacement prosthetics.)

Vision Care

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Regular, full-time employees are eligible for vision care benefits. Vision coverage pays \$75 for an eye exam each year, \$150 toward lenses or contacts every 12 months and \$150 toward frames every 24 months.

Health & Wellness Center

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The City of Myrtle Beach provides a health and wellness center for its covered employees and dependents. The center provides free medical services and many prescriptions. (The center does not see children under age three.)

Appointments for medical care and prescriptions are required and may be scheduled on-line or by telephone. Covered employees, spouses and dependents must be registered to receive services. The CareHere facility is at 3127 Mr. Joe White Avenue. Call 800-Teladoc for Teladoc.

Education Reimbursement

HR0D

The city partners with Horry-Georgetown Technical College for courses directly related to the employee's position. Tuition reimbursement is prorated by grade achieved. Education reimbursement is a privilege for those who are eligible and qualified.

DISCLAIMER: *Nothing described within creates a contract. Refer to appropriate policies and benefit plan descriptions.*

Insurance and Risk Services

843-918-1112 ♦ 517 Ninth Avenue North

Human Resources/Org. Development

843-918-1114 ♦ 937 Broadway Street

Myrtle Beach, SC 29577

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First in Service

City Employee Benefits



Provided by

The City of Myrtle Beach

Service Retirement

All regular city employees are members of the South Carolina Retirement System, and both the city and the employee make contributions to the retirement program, regulated by the state. For 2019-20, a regular employee contributes 9% of his/her salary and the city contributes another 13.56 % to the SCRS. A police or fire employee contributes 9.75% of his/her salary and the city contributes an additional 16.24% to the PORS.

Employees in the SCRS prior to July 1, 2012, can retire with full benefits after 28 years of service in the system or at age 65 or older with five years of service. Employees may take early retirement at age 60 with at least five years of service credit or at age 55 with at least 25 years of service credit.

Law enforcement officers and firefighters in the PORS prior to July 1, 2012, can retire with full benefits with 25 years of service or at age 55 with five years of service.

Employees who go into the SCRS after July 1, 2012, must meet the "Rule of 90." This means that the employee's age and years of service credit must add up to 90 or be at least 65 with at least eight years of service credit. Employees may take early retirement at age 60 with at least eight years of service.

Employees in the PORS after July 1, 2012, may retire with 27 years of service credit, or at age 55 or older with eight years of service credit.

"The employees of the City of Myrtle Beach are a diverse group of individuals who blend their unique talents to create the most effective, elite team of public servants in South Carolina."

Under certain conditions, active regular employees as of June 30, 2019, will have \$100,000 available in a Retirement Health Contribution Account (RHCA) to pay health insurance premiums and medical expenses

subsequent to retirement. The conditions are a) qualification for retirement under the SCRS or PORS system and b) 20 years of service to the city, the last 10 of which must have been consecutive.

Active regular employees with 15-19 years of service as of June 30, 2019, who meet the eligibility requirements to retire will have \$50,000 in an RHCA for medical premiums and expenses.

Flexible Spending Accounts IRS

Other employee benefits include an optional Flexible Spending Account. This plan is a tax-deferred savings account established by the city to help employees meet certain medical and dependent day care expenses that are not covered under the insurance plan.

The flexible spending plan allows employees to contribute pre-tax dollars to cover deductibles, co-insurance, co-pays, vision, prescription and other qualified medical expenses covered under IRS Code 213 (d). The dependent day care plan is for child or elderly dependent care expenses.

Health insurance premiums are paid by the city, a value of \$830.42 a month or \$9,965 per year for each employee.

Employee Assistance HR0D

The Employee Assistance Program (EAP) is a confidential, worksite-based program designed to assist both employees and employers. The EAP provides assessment and referral in-person or over the telephone for personal matters.

Eligible employees and dependents are entitled to six free sessions per issue, per benefit year. For help, call the Employee Assistance Program at 855-365-4754.

Optional Benefit Programs

Optional benefit programs include the following pre-tax savings plans: Deferred Compensation 457/401k; Roth 401(k) and 457; and ICMA Retirement Corporation 457. The full cost of these optional benefits is borne by the employee through payroll deduction.

Optional insurance plans include cancer, accident, critical care, medical bridge, voluntary term life and longterm disability.

Health Strive HR0D

Employees can participate in Health Strive, the city's optional wellness program. We encourage employees to take an active interest in continued health and well-being.

Health Strive encourages participation in health screenings, exercise programs, weight control and smoking cessation. Incentives such as gift awards and paid time off are offered to participants.

June 2019

Leave and Holidays HR0D

The benefits package includes annual leave, accrued sick leave and funeral leave for immediate family members. Regular, full-time employees receive one personal day each year.

The city observes these nine holidays: New Year's Day, Martin Luther King Jr. Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving and the day after, and Christmas and the day after.



Holiday Bonus

Regular (full-time/part-time) staff members hired as of December 31 receive one week's salary as a bonus in November.

Regular (full-time/part-time) employees hired from January 1 through June 30 receive half a week's salary as a bonus in November. Regular employees hired after June 30 do not receive a holiday bonus in that year.

Part-time (regular) employees' bonus is based on the number of hours they are scheduled to work. Temporary employees do not receive a holiday bonus.

Each employee also receives a turkey coupon for the Thanksgiving holiday.

Recreation Center Access

City employees have free use of Pepper Geddings Recreation Center, Crabtree Memorial Gymnasium and Mary C. Canty Recreation Center. Present your employee I.D. to exercise at these facilities during their regular hours. Specific classes and programs are extra.