

## 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 monthly or \$9,965 per year, per employee. The plan uses the Blue Cross Blue Shield provider network.

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

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.

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.

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 with \$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 (\$150 for families), after which the plan pays 80 percent of basic work and 50 percent of major work, up to \$2,000 per year. New hires have a 12-month wait on major service 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 for ages three and above.

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

## Education Reimbursement

HR

The city offers education reimbursement/ tuition assistance to full-time employees who meet eligibility requirements and have been employed with the city for one year.

Employees fluent in a second language, including ASL, who sign up as a second-language resource, receive \$1,000 yearly.

**DISCLAIMER:** *Nothing described within creates a contract. Programs are subject to annual appropriations. Refer to appropriate policies and benefit plan descriptions.*

### Insurance and Risk Services

843-918-1112 ♦ 517 Ninth Avenue North

### Human Resources Department

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 2023, a regular employee contributes 9% of his/her salary and the city contributes another 16.56% to the SCRS. A police or fire employee contributes 9.75% of his/her salary and the city contributes an additional 18.24% 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 entering 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."*

Active regular employees hired before June 30, 2019, will have \$100,000 available in a Retirement Health Reimbursement Account (RHRA) to pay health insurance and medical expenses subsequent to retirement if they: a) qualify for retirement under the SCRS or PORS system and b) have 20 years of service to the city, the last 10 of which must have been consecutive.

Active regular employees hired before June 30, 2019, with 15-19 years of service, the last 10 of which must be consecutive, and who meet eligibility requirements to retire under SCRS or PORS, 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 by insurance.

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 long term disability.

## Health Strive HR

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.

*January 2023*

## Leave and Holidays HR

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 10 holidays: New Year's Day, Martin Luther King, Jr. Day, Juneteenth, 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 June 30 receive one week's salary (half a pay period) as a bonus in November.

Regular (full-time/part-time) employees hired on or after July 1, but before October 1, receive half a week's salary as a bonus in November. Regular employees hired on or after October 1 do not receive a bonus that year.

For part-time (regular) employees, the 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 coupon for a turkey 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 during the facilities' regular hours. Specific classes and programs are extra.