



SUMMARY OF BENEFITS

The City of Rock Hill, South Carolina
155 Johnston Street, Rock Hill, SC 29730

Human Resources Department (803) 329-5570
Monday-Friday, 8:00AM-5:00PM, excluding City holidays



AN AWARD-WINNING CITY. Rock Hill is located in the center of the Carolinas, 25 miles south of Charlotte, NC. The City covers 38 square miles with a population of over 75,000 residents. Rock Hill has won scores of national and state awards, including the 2019 All-America City National Designation Award as well as the S.C. Municipal Achievement Award for superior performance and innovative programs leading to improved quality of life for its citizens. Realizing the next decade holds tremendous challenges and promise, Rock Hill's leaders have charted an ongoing strategic plan to engage citizens, the business community, and our many community partners.

CITY GOVERNMENT. Rock Hill is a Council-Manager form of government, consisting of six council members, each representing one ward, while the Mayor is elected at-large. The City Manager is hired by City Council and is responsible for the daily operations and direction of City services and programs through a work force supervised by fourteen department heads.

SERVICES. Rock Hill provides its customers with traditional services -- Fire and Police protection, and sanitation and recycling services -- supported by Finance, Human Resources, General Services, Neighborhood Services, and City Management. Utility services include water, sewer and storm water for over 33,000 customers, as well as electricity for over 36,000 customers. Rock Hill is also recognized for trend-setting planning and development and economic development. Our parks, recreation and tourism divisions create opportunities for citizens to live healthy, active lifestyles all while hosting tourists to our award-winning recreational facilities.

FREE WELLNESS CLINIC. Our Wellness Clinic is available to all employees (M-F) and their covered dependents over the age of 6 months. There is **no charge** for services as all costs are paid by the City. Two off-site facilities are available F-Su to employees and dependents covered on our health plan.

LONGEVITY PAY. All regular status full-time and 30 hours/week year round part-time employees are eligible to receive Longevity Pay in November.

PUBLIC STUDENT LOAN FORGIVENESS. This is a federal program. Visit: <https://studentloans.gov/pslf> for program details and requirements.

PAID MATERNITY LEAVE. Female employees are eligible for 6 weeks of paid leave (4 weeks maternity and 2 weeks parental) immediately upon hire.

PAID PARENTAL LEAVE. Employees are eligible for 2 weeks of paid leave (birth or adoption) immediately upon hire.

PAID ELDER CARE. Employees are eligible for up to 80 hours per "rolling 12-month" period to care for their immediate parents.

BEREAVEMENT LEAVE. Full-time, regular status employees may be granted up to five days of paid leave for the death of an immediate family member and up to three days for the death of a non-immediate family member. Regular status part-time employees may be granted up to two days.

MILITARY LEAVE. Employees may receive wages normally earned (up to 15 regularly scheduled work days) for military obligations.

SICK PAY. All regular status full-time employees earn 10 sick days per year. Regular status part-time employees (30 hours/week year round) earn 7.5 sick days per year.

SICK LEAVE BANK. This benefit provides 100% compensation for serious illnesses and injuries (excluding W/C and pregnancy) after being out of work 10 consecutive work days.

EMPLOYEE ASSISTANCE PROGRAM. Employees and family members can seek confidential counseling, legal and financial services through our EAP. The City provides 8 **FREE** counseling sessions, per occurrence.

STATE RETIREMENT. All full-time and part-time (regardless of benefit eligibility) employees contribute to the South Carolina Retirement System as a condition of employment unless specifically exempted by legislation. Membership starts the first day of employment. Effective 7/1/2024:

Mandatory Contributions	SCRS	PORS (Police and Fire)
Employee Contributions	9.00%	9.75%
Employer Contributions	18.56%	21.24%

VACATION. All regular status full-time and 30 hours/week year round part-time employees earn paid vacation up to 26 days. The first 13 years are:

Years of Service	Full-Time Accruals	Part-Time Accruals
1-3	120 Hours	90 Hours
4-8	136 Hours	102 Hours
9-13	152 Hours	114 Hours

HOLIDAYS. Full-time employees are paid 11-1/2 annual holidays. Benefit eligible regular status part-time employees may select 9 days:

- | | |
|----------------------------------|------------------------------|
| • New Year's Day | • Thanksgiving Day |
| • Martin Luther King Jr. Holiday | • Friday after Thanksgiving |
| • Easter Monday | • Christmas Eve Afternoon |
| • Memorial Day | • Christmas Day |
| • Independence Day | • Day After Christmas |
| • Labor Day | • Floating Holiday (8 hours) |



HEALTH INSURANCE. Eligibility coincides with the first of the month following the date of hire, or on the date of hire if hired on the first day of the month. Health insurance is available to all regular status full-time employees and part-time employees working over 30 hours/week year round. Each year, Open Enrollment takes place during the month of October for the following year's benefit election changes. The medical plans are administered through **BCBS of SC**. New employees are eligible for the Wellness Incentive during the initial enrollment, but must participate in the Wellness Program thereafter.

Blue Cross Blue Shield of SC In-Network Coverage	Standard Plan		My Care Plan (High Deductible Health Plan)		My Savings Plan (High Deductible Health Plan)	
	Wellness Incentive	Without Wellness	Wellness Incentive	Without Wellness	Wellness Incentive	Without Wellness
Preventive Care	Covered at 100%, No Deductible		Covered at 100%, No Deductible		Covered at 100%, No Deductible	
Deductible (Calendar Year)						
Individual	\$600		\$1,650		\$5,000	
Family	\$1200		\$3,300		\$10,000	
Co-Insurance (After Deductible)						
Plan Pays	80%		80%		80%	
You Pay	20%		20%		20%	
Out-of-Pocket Maximum (Calendar Year)						
Individual	\$3,500		\$4,850		\$6,000	
Family	\$7,000		\$9,700		\$12,000	
Physician Visits						
Primary Care Physician	\$30 Co-Pay (After Deductible)		20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)	
Specialist	\$40 Co-Pay (After Deductible)		20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)	
Emergency Room Visits	\$150 Co-Pay per Visit then 20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)	
Mental Health / Behavioral Health	20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)	
Prescription Drug Coverage	Generic / Preferred / Non-Preferred		Generic / Preferred / Non-Preferred		Generic / Preferred / Non-Preferred	
Retail (31 Day Supply) Optum RX	\$10 / \$35 / \$50		20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)	
Mail Order (90 Day Supply) Briova RX	\$20 / \$70 / \$100		20% Co-Insurance (After Deductible)		20% Co-Insurance (After Deductible)	
Coverage Types (<i>Bi-Weekly Deductions</i>)						
Employee Only	\$67.51	\$87.51	\$37.51	\$57.51	\$0	\$20.00
Employee + Spouse	\$169.68	\$189.68	\$126.22	\$146.22	\$86.39	\$106.39
Employee + Child	\$106.63	\$126.63	\$68.82	\$88.82	\$45.09	\$65.09
Employee + Children	\$123.64	\$143.64	\$83.98	\$103.98	\$56.05	\$76.05
Family	\$208.31	\$228.31	\$147.81	\$167.81	\$102.13	\$122.13

* Tobacco User Rate —Add \$20 per pay period for employee only coverage and \$30 per pay period for all other levels of coverage.

* Employees with an annual salary less than \$50,000 will receive a 10% reduction in the cost of health insurance premiums.



DENTAL INSURANCE. Eligibility coincides with the first of the month following the date of hire, or on the date of hire if hired on the first day of the month. Dental insurance is available to all regular status full-time employees and part-time employees working over 30 hours/week year round. The dental plans are administered through **Cigna Dental**. You do not have to be enrolled in a medical plan to elect dental coverage. Deductibles for the dental plans only apply toward a repair or major service.

Delta Dental In-Network Coverage	Standard Plan	Premium Plan
Deductible (Calendar Year) Individual Family	\$75 \$225	\$50 \$150
Annual Benefit Maximum	\$1,000	\$1,000
Diagnostic and Preventive Care: Oral Examinations, X-Rays	Covered at 80% (No Deductible)	Covered at 100% (No Deductible)
Repair Dental Care: Fillings, Periodontics, Endodontics, General Anesthesia	Covered at 80% (After Deductible)	Covered at 80% (After Deductible)
Major Dental Care: Bridges, Dentures, Crowns	Covered at 50% (After Deductible)	Covered at 50% (After Deductible)
Orthodontia: Braces	Covered at 50% (No Deductible)	Covered at 50% (No Deductible)
Orthodontia Lifetime Maximum	\$1,000	\$1,000
Coverage Types (Bi-Weekly Deductions)		
Employee Only	\$2.15	\$9.41
Employee + Spouse	\$10.09	\$21.93
Employee + Child(ren)	\$13.95	\$27.27
Family	\$18.61	\$33.70

VISION INSURANCE. Eligibility coincides with the first of the month following the date of hire, or on the date of hire if hired on the first day of the month. Vision insurance is available to all regular status full-time employees and part-time employees working over 30 hours/week, year round. The vision plans are administered through **EyeMed**. You do not have to be enrolled in a medical plan to elect vision coverage.

EyeMed In-Network Coverage	Basic Plan (Exam Only)	Buy-Up Plan (Exam, Frames, Lenses)
Vision Exam	\$0 Co-Pay	\$0 Co-Pay
Eyewear Materials: Lenses Frames	\$50 Co-Pay 35% Off Retail Price	\$25 Co-Pay \$170 Allowance, Plus 20% Off Balance Over \$170
Contact Lenses	15% Off Retail Price	\$170 Allowance, Plus 15% Off Balance Over \$170
Frequency Vision Exam Lenses Allowance Frames Allowance	Once Per Year N/A N/A	Once Per Year Once Per Year Once Every Other Year
Coverage Types (Bi-Weekly Deductions)		
Employee Only	\$0.05	\$4.57
Employee + Spouse	\$0.48	\$7.99
Employee + Child(ren)	\$0.51	\$8.24
Family	\$1.18	\$13.65

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA) and DEPENDENT CARE SPENDING ACCOUNT (DCA). Federal law permits setting aside pre-tax money in a health care spending account to reimburse yourself for health care expenses not covered by insurance. In addition, a dependent care account is available to set aside pre-tax monies for childcare and camp expenses. These funds are deducted from your bi-weekly paycheck. You can carryover \$650 of unused health care FSA funds to the next year. Any amount over \$650 is forfeited.

Flexible Spending Account	Maximum Contribution
Health Care Account	\$3,300
Dependent Care Account	\$5,000



HEALTH SAVINGS ACCOUNT (HSA) - HIGH DEDUCTIBLE PLANS ONLY (My Care Plan and My Savings Plan are High Deductible Plans). This is a tax-advantaged account established to pay for qualified health expenses for those who are covered under a HSA qualifying High Deductible Health Plan (HDHP). The City will contribute a \$520 annual HSA Contribution for active employees who enroll in the My Savings Plan. If you are enrolled in the Standard Medical Plan, you are **not** eligible to make contributions into a Health Savings Account. HSA Eligible HSA expenses include medical, dental, vision and prescription drug expenses.

Enrollment Tier	Maximum Contribution
Individual (Under Age 55)	\$4,300
Family	\$8,550

SHORT-TERM DISABILITY. The City offers Short Term Disability plans to eligible employees (full-time and year round part-time). These benefits are provided by **The Standard** and are also known as “paycheck protection.”

- See Benefits Guide for bi-weekly costs.

Plan Features	STD Option 1	STD Option 2
Eligibility	Active, full-time employees and benefit eligible part-time employees working a minimum of 30 hours/week year round	
Benefit Amount	60% of Covered Weekly Earnings	60% of Covered Weekly Earnings
Benefit Maximum	\$1,500 Per Week	\$1,500 Per Week
Elimination Period	14 Days Injury/Illness	30 Days Injury/Illness
Benefit Period	11 Weeks	9 Weeks
Pre-Existing Condition	3/12 (Conditions 3 months prior to the effective date are not covered within the first 12 months)	3/12 (Conditions 3 months prior to the effective date are not covered within the first 12 months)
Who Pays	You	You

EDUCATIONAL AND LEARNING OPPORTUNITIES:

TUITION REIMBURSEMENT. The City’s Tuition Reimbursement Program allows employees to continue their education. Classes and degree programs which align with a City career may be considered for reimbursement. Tuition reimbursement must be approved before the class starts. *(continue)*

CITY LEARNING: LEARN & GROW INSTITUE. The City offers **FREE** online and in-person classes using our enrollment via Paycom Learning.

LONG-TERM DISABILITY. The City provides eligible employees with Long-Term Disability benefits through **The Standard**. The **CORE LTD is 100% paid by the City**. The Buy-Up Plan is 100% paid by the employee.

Plan Features	City Provided LTD	Buy-Up LTD
Eligibility	Active, full-time employees and benefit eligible part-time employees working a minimum of 30 hours/week year round	
Benefit Amount	60% of Monthly Earnings	66.67% of Monthly Earnings
Benefit Maximum	\$800 Per Month	Up to \$8,000 Per Month
Elimination Period	90 days	90 days
Benefit Period	Social Security Full Retirement Age (SSFRA)	Social Security Full Retirement Age (SSFRA)
Pre-Existing Condition	6/12 (Conditions 6 months prior to the effective date are not covered within the first 12 months)	6/12 (Conditions 6 months prior to the effective date are not covered within the first 12 months)
Who Pays	The City of Rock Hill	You

- See Benefits Guide for bi-weekly costs.

ADDITIONAL VOLUNTARY BENEFITS INCLUDE:

GROUP ACCIDENT INSURANCE. This is an off-the-job coverage policy which pays a lump sum benefit based on type of injury sustained. An annual \$50 Wellness Benefit is available.

GROUP CRITICAL ILLNESS. This is an off-the-job policy which pays a lump sum benefit based upon the diagnosis of covered illness after the effective date of coverage. An annual up to \$100 Wellness Benefit is available.

HOSPITAL INDEMNITY. This is an off-the-job policy which pays a lump sum benefit when admitted to the hospital for a covered accident, illness or childbirth.

EMPLOYEE BASIC LIFE INSURANCE. The City provides a \$13,000 death benefit to the designated beneficiary of employees who pass away while employed.

LIFE INSURANCE. Additional Term Life Insurance may be selected.

WHOLE LIFE INSURANCE. Policy features include a “living” benefit, long term care benefits and portability options.

PET INSURANCE. Covers cats and dogs over 8 weeks old with customizable coverage of either Accident Only or Full Coverage. Premiums are arranged directly with the carrier.

401(k) and/or 457(b). These deferred compensation programs allow for additional pre-tax or post-tax retirement savings. The minimum contribution is \$10/pay period. Our 401(k) also allows you to roll an existing 401(k) into it.

WELLNESS PROGRAMS. Our program includes workshops, exercise classes, biometric screenings and a Health Fair. Program participation and reaching a health goal outlined by our Clinic staff, allows a \$20/pay period savings on medical premiums. This \$20 Wellness Incentive is available to new employees upon hire. The following year, Wellness Program participation is required to continue receiving the Wellness Incentive.