



## General Overview of Benefits

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### Medical Insurance

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There are several medical insurance plans offered through CCSD:

- **Two State Health Plans (SHP)-** The SHP is administered through Blue Cross-and Blue Shield. There are 2 plan choices – The Savings Plan or Standard. Both of these plans have an annual deductible that must be met prior to receiving coinsurance or full paid coverage.
- **MUSC Options, Companion, Cigna (HMO)-** These plans are HMO plans administered through Companion HealthCare and Cigna HealthCare. A primary care physician must be selected, but may be changed at anytime. Co-payments are required for Physician visits.
- **TRICARE Supplement-** This coverage is available for employees entitled to TRICARE and listed in DEERS (Defense Enrollment Eligibility Reporting System) Database.

### Dental Insurance

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- **The State Dental Plan** - Available to all benefits eligible employees. There is no cost to the employee for this plan. There is a premium for Spouse and/or child(ren). The focus of the State Dental Plan is to promote prevention through a reimbursement plan. There are four classes of dental coverage Diagnostic/Preventive, Basic Prosthetics and Orthodontia.
- **Dental Plus** - Dental Plus is a supplemental plan to provide a higher level of dental coverage for you and your family. This plan does require the employee to pay a premium for this additional coverage. You can access the [state web site](#) for the list of dentists that accept Dental Plus.

### Disability Plans

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- **Basic Long Term Disability** – Is an Employer paid plan provided with health insurance enrollment. You are eligible to receive 62.5% of your monthly salary or maximum \$800.00 a month, after one year of State service. There is a 90-day waiting period and it is offset with other plans.
- **Supplemental Long Term Disability** – provides 65% of your monthly salary or maximum \$8,000.00(minimum \$100.00) a month. Premiums are paid by the employee and are based upon age, salary and the plan chosen (90 or 180 day waiting period).

- **South Carolina Disability Retirement** – available to participating employees with SCRS and have at least five years of earned service.
- **Long Term Care (LTC) Insurance** – Purchase coverage to protect yourself and/or immediate family. LTC refers to a wide range of personal care and social services for people of all ages who suffer a chronic disease or long-lasting disability. Eligibility for benefits is based on the inability to perform two of six activities of daily living.

## MoneyPlus

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With the pretax group insurance premium feature, you can pay your SHP, HMO, Dental, and Optional Life (for coverage up to \$50,000). There are four (4) other parts to this plan:

- **Part A** - Allows you to establish a Health Savings Account in conjunction with the High Deductible Savings plan. \*
- **Part B** - Is a Limited-Use Medical Spending Account for eligible dental and vision expenses incurred for the year you are in the Health Savings Plan. Maximum allowable contribution is \$5,000 annually. \*
- **Part C** – The Medical Spending Account allows you to be reimbursed for medically necessary expenses, such as co-payments, vision care and out of pocket dental fees with pre-tax dollars. Must be employed for one year before enrolling in plan, maximum \$5,000.00.
- **Part D** – The Dependent Care Spending Account allows you to reimburse your expenses with pre-tax dollars for dependent care, maximum \$5,000.

*\* Estimate wisely on Parts B through D. Money must be used for expenses incurred in the current benefit year. Money left over at the end of the year will be forfeited.*

## Life Insurance

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There are several Life Insurance options available.

- **South Carolina Retirement Systems Death Benefit** – an employee who is a member of SCRS or ORP State Plan with at least one year of service will be covered by a death benefit equal to one year of budgeted salary. Exceptions may apply, if job related injury results in death.
- **State Death Benefit** - If enrolled in one of the health insurance plans, you qualify for a \$3000 life insurance policy at no cost to you. This benefit also provides a \$3000 accidental death benefit.
- **Optional Term Life Insurance** – May purchase up to three times your base salary rounded down to the nearest \$10,000. The maximum benefit is \$500,000 with medical evidence of insurability- subject to approval.
- **Dependent Life Insurance** – May purchase life insurance on your spouse and/or child(ren). You may cover your spouse in increments of \$10,000 for up to 50% of your Optional Life coverage or \$100,000, whichever is less. The premium for spouse coverage will be based upon the employee's age and coverage amount. The premium for children's coverage (regardless of the number of children covered) is \$1.24 monthly for a \$10,000 policy.

## South Carolina Retirement System

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South Carolina State law requires that all regular, classified and faculty full-time and part-time employees enroll in a retirement plan as a condition of employment unless specifically exempted by SC statute. There are three separate plans.

- **South Carolina Retirement Plan (SCRS)** – A defined benefit plan. Retirement income is based on average final compensation and years of service.
- **Optional Retirement Plan (ORP)** - A defined contribution plan. Retirement income is based on contributions, investment choices and account balances.
- **South Carolina Police Officers Retirement System (PORS)**

## Supplemental Retirement Plans

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These deferred plans allow you to exclude from your taxable income a portion of your salary through pre-tax salary reduction.

- **Deferred Compensation** - offers two plans designed to supplement your retirement.
- **401(k) and 457**
- **Tax 403(b) Deferred Plans** - We offer several voluntary provider companies, each with diversity investment options for you to select.

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