



SUMMARY OF BENEFITS

As of January 1, 2025



PAID TIME OFF (PTO)	BJWSA Service	Hours Earned Per Pay Period	Employees are not required to use all of their leave within a single year. The maximum carry-over amount is 160 hours from one anniversary year to the next.
	0 thru 35 months	4.62	
	3 thru 7 years	6.16	
	8 thru 14 years	6.77	
	15 + years	8.62	
BEREAVEMENT LEAVE	Twenty-four (24) hours per occurrence for use with immediate family member; no annual carryover provision; not charged to accrued PTO.		
HOLIDAYS	TOTAL of 13 holidays: New Years Day, Martin Luther King Day, Good Friday, Memorial Day, Juneteenth, July 4th, Labor Day, Veteran’s Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, & one (1) Floating holiday.		
PAY METHOD	Direct deposit, paid every other Friday into the bank(s) of your choice.		
BASIC LIFE INSURANCE	\$3000 - no cost to employee (less than 70 yrs old); \$1500 - no cost to employee (70+ yrs old). Available to full time employees enrolled in the State Health Plan.		
OPTIONAL LIFE INSURANCE	Up to \$500,000 coverage. Premium based on employee’s age and coverage level. Paid by employee.		
DEPENDENT LIFE INSURANCE-SPOUSE	Up to \$100,000 coverage. Premium based on spouse’s age and coverage level. Paid by employee.		
DEPENDENT LIFE INSURANCE-CHILD	\$15,000 coverage on each child. \$1.26/mthly regardless of number of children. Paid by employee.		
WORKER’S COMP INSURANCE	Provided by BJWSA through Accident Fund.		
SHORT TERM DISABILITY	Premiums paid for by BJWSA, carried by The Standard. 7 day waiting period, 60% of pre-disability earnings.		
BASIC LONG-TERM DISABILITY	90 day waiting period, 62.5% of gross adjusted wages, premium paid by BJWSA. Available to those covered under the State Health Plan.		
SUPPLEMENTAL LONG-TERM DISABILITY	65% of gross adjusted wages, 90 or 180 waiting period, premium paid by employee.		
SUPPLEMENTAL INSURANCE	Various types of voluntary policies, paid by employee via payroll deduction.		
EMPLOYEE ASSISTANCE PROGRAM	Paid by BJWSA, offers 24/7/365 access for employees and their immediate family members to certified counselors, training, legal assistance, and much more.		
CPM FEDERAL CREDIT UNION	Direct deposit options include: Christmas Club, Savings, Loans, etc.		
YMCA/OMNI MEMBERSHIP	No initial joining fee. Monthly dues paid by employee via payroll deduction.		

HEALTH SCREENING	Provided annually, voluntary, basic screening covered by PEBA for those enrolled in the State Health Plan.															
IMMUNIZATIONS	Provided, paid by BJWSA/Insurance, voluntary (Flu, Tetanus, Hepatitis B).															
HEALTH INSURANCE	<div><div><div>Plan: Standard Plan</div><div>Emp Only \$ 97.68</div><div>Emp/Spouse \$ 253.36</div><div>Emp/Children \$ 143.86</div><div>Family \$ 306.56</div></div><div>Premiums may be pre-taxed; Annual Deductible \$515/ea. or \$1030/family; Coverage 80% of allowable charges; 31 day supply prescriptions \$13 generic/\$46 preferred/\$77 non-preferred</div></div> <div><div><div>Plan: Health Savings Plan</div><div>Emp Only \$ 9.70</div><div>Emp/Spouse \$ 77.40</div><div>Emp/Children \$ 20.48</div><div>Family \$113.00</div></div><div>Premiums are pre-taxed; Annual Deductible \$4000/ea. or \$8000/family – no peroccurrence deductible. Coverage 80% of allowable charges.</div></div> <div><i>*A surcharge will apply to tobacco users.</i></div>															
DENTAL INSURANCE	<table><tr><td>Plan:</td><td>Mthly Basic Dental:</td><td>Mthly Dental Plus:</td></tr><tr><td>Emp Only</td><td>\$ 0.00</td><td>\$ 28.80</td></tr><tr><td>Emp/Spouse</td><td>7.64</td><td>65.88</td></tr><tr><td>Emp/Children</td><td>13.72</td><td>80.92</td></tr><tr><td>Family</td><td>21.34</td><td>108.64</td></tr></table> <div>Deductible \$25/ea, coverage varies on type of service, preventive covered at 100% of allowable charges.</div>	Plan:	Mthly Basic Dental:	Mthly Dental Plus:	Emp Only	\$ 0.00	\$ 28.80	Emp/Spouse	7.64	65.88	Emp/Children	13.72	80.92	Family	21.34	108.64
Plan:	Mthly Basic Dental:	Mthly Dental Plus:														
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VISION INSURANCE	The state of South Carolina offers affordable supplemental vision care insurance; paid by employee via payroll deduction.															
MONEY PLUS PLANS	<div>1) Pre-tax insurance premiums - For eligible insurance participants, pre-tax program, (pledged & funded by employee)</div> <div>2) Dependent Care – child or adult, (pledged & funded by employee)</div> <div>3) Medical Spending – medical, vision, dental, chiropractic, prescription expenses and more (pledged & funded by employee)</div>															
RETIREMENT (Mandatory)	South Carolina Retirement System; Employee contribution 9.0%; Employer contribution 18.56% (includes group life). After 12 months employment -death benefit payment equal to one year’s pay upon death of an active employee.															
DEFERRED COMPENSATION	Offered by SC Deferred Compensation Program; funded by employee; Plans available: 401(k), 457, ROTH 401(k), ROTH 457															
TRAINING & EDUCATION	Funded training for job related training offered/required by BJWSA; Tuition reimbursement for college or technical courses related to the job as specified in the Employee Handbook.															
UNIFORMS & PERSONAL PROTECTIVE EQUIPMENT (PPE)	Uniforms, to include cleaning, and PPE (boots, gloves, safety glasses, etc.) for designated positions.															