# SOUTH CAROLINA DEPARTMENT OF PUBLIC SAFETY

Protecting. Educating. Serving.











## New Employee Agency Overview





### **Our Mission**

The South Carolina Department of Public Safety's (SCDPS) mission is to protect and serve the public with the highest standard of conduct and professionalism; to save lives through educating its citizens on highway safety and diligent enforcement of laws governing traffic, motor vehicles, and commercial carriers; and to ensure a safe and secure environment for the citizens of the state of South Carolina and its visitors.











#### **SCDPS DIVISIONS**

- Highway Patrol
- Immigration Enforcement
- Bureau of Protective Services
- State Transport Police
- Highway Safety & Justice Programs
- Administration Divisions



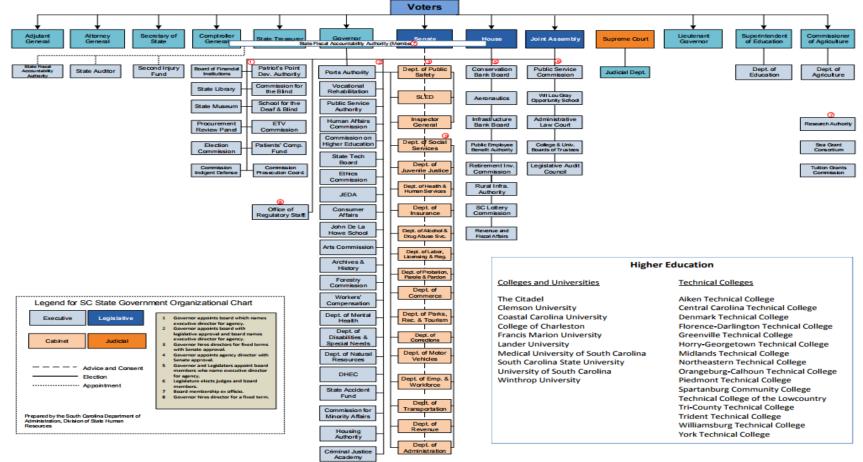






















#### **Agency Director**

**Financial Services** 

**Human Resources** 

**General Counsel** 

**Communications** 

**Information Technology** 

**Legislative Affairs** 

Strategic Services, Accreditation, Policy and Inspections

**Executive Assistant** 

**Highway Patrol** 

**State Transport Police** 

**Bureau of Protective Services** 

Office of Highway Safety and Justice Programs

**Immigration Enforcement** 

**Professional Responsibility** 











# Director of the South Carolina Department of Public Safety Leroy Smith















# Commission on Accreditation for Law Enforcement Agencies (CALEA)

The Department of Public Safety is an internationally accredited organization. We received initial accreditation in 1998, and we are the largest law enforcement agency in the state to receive this prestigious recognition. Since then, the Department of Public Safety has continually maintained its accredited status. In November 2013, DPS was awarded Accreditation with <u>Excellence</u> along with the <u>Meritorious Award</u> through the Commission on Accreditation for Law Enforcement Agencies (CALEA), Inc.











## **Target Zero**











http://www.sctargetzeroplan.org/











#### **Special Units/Programs**

- Emergency Response such as Winter Storms or Hurricanes. DPS Emergency Traffic Management Unit is responsible for leading large scale evacuations (and assists smaller law enforcement agencies with traffic management issues).
- Immigration Unit leads Human Trafficking Training for law enforcement agencies, solicitors and magistrates;
- Special events traffic (control) enforcement for Bike Weeks; Darlington Races; College football; Camden Horse races; Heritage Golf Classic.















# **Community Outreach Involvement**

DPS is very active in the community, focusing on building a good rapport and promoting a better understanding of law enforcement: Director Smith and agency employees participate in community and charitable events such as Special Olympics, the United Way of South Carolina, Make-a-Wish Golf tournament, Lake Murray Polar Plunge, Tunnel to Towers Run, and Out of Darkness Community Walk.











## New Employee Policy Overview





### **PowerDMS**

- Access point to the policies of the agency
- Available to the employee 24 hours a day where ever there is internet access
- https://powerdms.com/ui/Login
- User ID: SCEIS ID
- Password: (case sensitive, SCEIS ID)
  Abc123456









### **Code of Conduct 100.12**

- As a public service employee, demonstrate the highest standards of personal integrity, truthfulness, honesty, courtesy and fortitude in all public activities to inspire public confidence and trust in public institutions.
- View Training & Acknowledge through PowerDMS











### **Code of Conduct Training**

- New employees must certify Code of Conduct training within one week of the effective date of hire.
   Failure to do so could result in disciplinary action.
- Current employee must certify annual refresher training. Failure to do so could result in disciplinary action.











# Alcohol and Drug Deterrence Program 200.04

- The critical mission of law enforcement requires the maintenance of an alcohol and drug free work environment.
- Includes applicant testing, random drug testing, reasonable suspicion testing, accident or unsafe practice testing and testing as part of, or as a follow-up to, rehabilitation.
- An employee shall be disciplined and may be terminated for refusing to take the drug test when required and for attempting to alter or substitute the specimen provided.











# Violence in the Workplace 200.29

- All forms of workplace violence are prohibited. These include, but are not limited to; attack, the use of force in order to harm; threats, expressions of intent to inflict injury; harassment, behaviors designed to trouble or worry the victim; and property damage, intentional damage to property owned by the state, employees, visitors, or vendors.
- All employees must report such behavior to their immediate supervisor, deputy director/office head or their designees immediately.











# **Employee Performance Management System 400.06**

- Universal review date of April 1st annually
- Performance reviews will be made in a fair and objective manner and will measure the employee's work performance.
- Performance reviews will become a permanent part of an employee's official personnel file.











# Progressive Disciplinary Action Policy 400.08

- Employees of DPS will conduct themselves in accordance with applicable laws, regulations, department policies and generally acceptable work behaviors.
- Employees in supervisory positions will set an example by their conduct, attitude, and work habits.
- Disciplinary actions in the form of Level I and Level II reprimands, suspensions, demotions, involuntary reassignments and terminations may be taken for the purpose of correcting inappropriate work behavior.











### **Grievance Policy 400.10**

- State employees in Full-Time Equivalent (FTE) positions who have successfully completed a probationary period attain grievance rights and are considered to be covered by the agency's grievance policy.
- A covered employee has the right to grieve or appeal an adverse employment action.
- Adverse employment actions may include but are not limited to Terminations, Salary decreases based on performance, Demotions, Suspensions for more than ten days, Lack of promotional consideration, Punitive reclassifications, Suspensions for 10 days or less, and involuntary reassignments in excess of 30 miles.









## Acceptable Use Policy 600.01

- The department reserves the right to audit networks and systems on a periodic basis to ensure compliance.
- Proprietary information must be protected in accordance with the laws and regulations that govern such information. Proprietary information may be accessed, used or shared only to the extent is it authorized and necessary to fulfill an assigned job duty.
- Employees are responsible for exercising good judgement regarding the reasonableness of personal use.
- For security and network maintenance purposes, authorized individuals may monitor equipment, systems, and network traffic at any time.
- All mobile and computing devices that connect to the internal network must comply with this policy.











# Leave and Attendance Policy 400.19

- Falsification of any attendance or leave record shall be cause for disciplinary action up to and including dismissal.
- Supervisors have the authority to request verification of sick leave used, particularly in cases of suspected abuse or excessive use of leave.
- Employees must submit requests for leave as far in advance as possible for scheduling purposes.
- Employees may use up to 30 days of annual leave in one year except in cases of emergency or extreme hardship.









### **Attendance & Leave**

#### Accruals

- 9.38 hours per month of sick and annual leave for employees in 37.5 hours/week positions
- 10 hours per month of sick and annual leave for employees in 40 hours/week positions

#### Limits

- Can only use 30 days of annual leave each year except in cases of emergency
- Maximum amount of annual leave you can carry over each year is 45 days
- Maximum amount of sick leave to carry over is 180 days











### **Attendance & Leave**

- Employees can use 10 days of sick leave to take care of a sick family member
- 3 consecutive days of administrative leave can be taken for the death of an <u>immediate</u> family member
- 13 State holidays a year
- Working Retirees Are <u>not</u> eligible for a <u>second</u> annual leave payout at separation of employment. Must use annual leave prior to separation of it will be forfeited.











# SC Enterprise Information System (SCEIS)

- Statewide "SAP" software for finance, materials management and human resources.
- MySCEmployee
  - Record time and leave
  - Pay Stub (Statement)
  - Manage bank accounts, current address, employee search, emergency contact information, etc.
- Located at <a href="https://myscemployee.sc.gov">https://myscemployee.sc.gov</a>

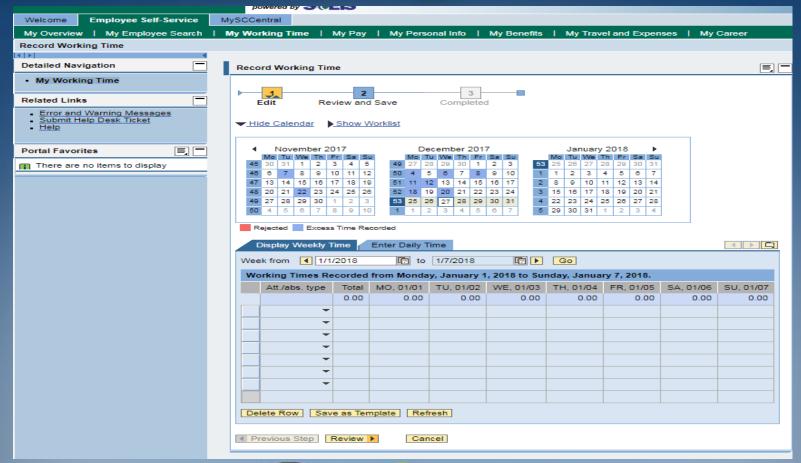












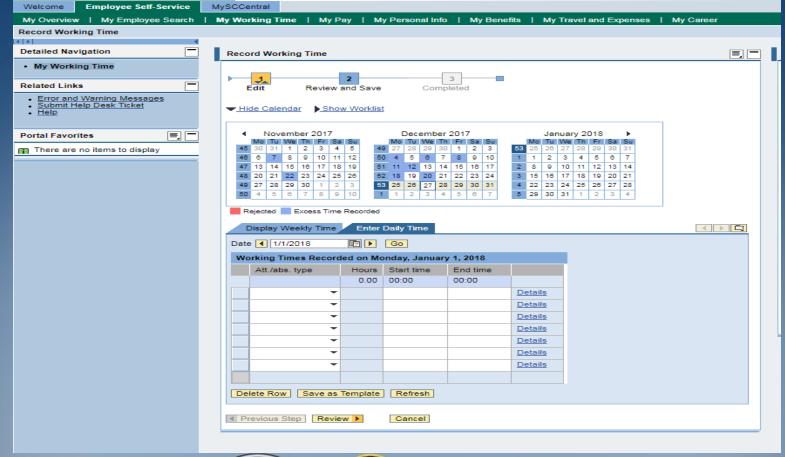












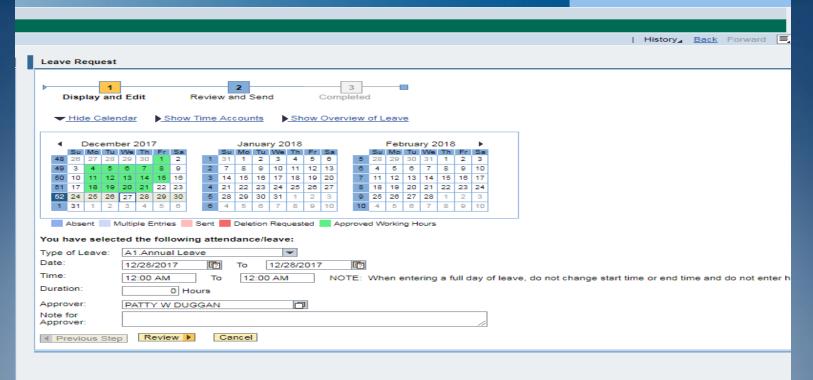




















## New Employee Benefits





# Public Employee Benefits Authority (PEBA) Insurance Programs

- Health Plans
- Dental Plans
- Vision Plans
- Life Insurance
- Long Term Disability
- MoneyPlu\$ (Pre-Tax Programs)











### Who is Covered?

- Spouse
- Current Spouse
- Children
- Natural Child, Stepchild, Adopted Child, Foster Child, or if you are a Legal Guardian of Child
  - ✓ An Eligible Child Under age 26\* (unless the child is approved as incapacitated)
  - ✓ To be eligible for Dependent Life-Child insurance, dependent children ages 19-25, must be full-time students, unmarried and not employed on a full-time basis.
  - ✓ If employee and employee's spouse both work for a State Covered Entity, then their children can only be covered by one of them.











## **Eligibility Documentation**

- Marriage license is required to cover spouse
- Long-form birth certificate showing you as parent is required to cover child
- If dependent child is married, marriage license for that child is required
- Court order papers are required for court ordered dependents











### **Enrollment**

- Enroll Within <u>31</u> days of:
  - Hire or retirement date
  - Special eligibility situation
- October enrollment periods are effective the following January 1
- October Enrollment Periods (October 1-31)
  - Change health plans
  - Enroll in or drop health and vision
  - Enroll or re-enroll in MoneyPlu\$ programs
  - Add or drop eligible dependents (from health & vision)
- Every Odd-Numbered Year (i.e. 2017, 2019 etc.)
  - Enroll in or drop Dental or Dental Plus











### **Health Plans**

- Health Plan Options
- State Health Plan
  - Standard Plan
  - Savings Plan
- AMRA TRICARE Supplement
  - If covered by TRICARE











### State Health Plan (SHP)

Insured by State of South Carolina, claims administered by BlueCross BlueShield of South Carolina

- Standard Plan and Savings Plan
- Common to Both
- Worldwide coverage
- In- and out-of-network benefits
- Pharmacy network
- Mental health network
- Medi-Call
- My Insurance Manager
- Provider files claims
- Subscriber pays deductibles and coinsurance











#### State Health Plan

Standard Plan and Savings Plan

#### Preauthorization

- Refer to Insurance Benefits Guide for information regarding
  - Medi-Call Some covered services require preauthorization before you receive them; failing to call Medi-Call when required will result in a \$200 penalty for each hospital, rehabilitation or skilled nursing facility or mental/substance abuse admission.
  - National Imaging Associates
  - Companion Benefit Alternatives











## **State Health Plan**

Standard Plan and Savings Plan

- Provider Network
- Provider files claims and accepts allowed amount as payment in full
- Member pays deductibles and coinsurance
- Out-of-network
- No benefits paid for out-of-network prescription drugs
- Subscriber
  - May have to file claims
  - May be balance billed
  - Pays higher coinsurance











## **State Health Plan**

**Standard Plan and Savings Plan** 

- Limited Preventive Benefits (Refer to Insurance Benefits Guide for plan details)
- Routine mammogram One baseline mammogram during ages 35-39; one per calendar year for ages 40-74
- Pap test Women ages 18-65
- Well child care Check-ups for covered children under age 18
- Routine colonoscopy Once every 10 years starting at age
   50











#### Annual Deductible

- •\$445 individual
- •\$890 family

#### In-network Coinsurance

•Plan pays 80%

•Subscriber pays 20%

#### Coinsurance Maximum

- •\$2,540 individual
- •\$5,080 family





### Out-of-network Coinsurance

Plan pays

60%

Subscriber pays

40%

#### Coinsurance Maximum

- •\$5,080 individual
- •\$10,160 family







- Per Occurrence Deductibles
- \$12 Office Visits
- \$95 Outpatient Facility Services
- \$159 Emergency Room Visit (waived if admitted to the hospital)











Network Retail Pharmacy (up to 31 – day supply)

- \$9 Tier 1
- \$38 Tier 2
- \$63 Tier 3

Mail Order (up to 90- day supply)

- \$22 Tier 1
- \$95 Tier 2
- \$158 Tier 3

Retail Maintenance Network

\$2,500 maximum copay per person











- The Standard Plan is geared towards "Medically Necessary Services"
- With the Standard Plan you have the freedom to choose which doctors and specialist you visit without a referral.
- Annual physicals are not covered.











# State Health Savings Plan

#### Annual Deductible

- •\$3,600 individual
- •\$7,200 family

#### In-network Coinsurance

•Plan pays 80%

•Member pays 20%

#### Coinsurance Maximum

- •\$2,400 individual
- •\$4,800 family





## Out-of-network Coinsurance

•Plan pays 60%

•Member pays 40%

## Coinsurance Maximum

- •\$4,800 individual
- •\$9,600 family







# State Health Savings Plan

#### Rules

- Member pays 100% of
  - Allowed amount in-network
  - Actual Charges out- ofnetwork
  - Allowed amount at network pharmacies
- After Deductive is met, plan will reimburse member 80% of allowed amount for innetwork services

### **Added Benefits**

- Annual physical that includes specific services
- Eligibility to contribute to Health Savings Account (HAS)











## 2018 Active Employee Monthly Health Premiums

	SHP Savings Plan	SHP Standard Plan	TRICARE Supplement
Employee Only	\$9.70	\$97.68	\$62.50
Employee/ Spouse	\$77.40	\$253.36	\$121.50
Employee/ Children	\$20.48	\$143.86	\$121.50
Full Family	\$113.00	\$306.56	\$162.50

Information Current as of January 1, 2018









# Tobacco Cessation Benefit Quit for Life Program

SHP Subscriber and their covered dependents who would like to stop using tobacco may participate in the Quit for Life Program.

- No Cost
- Will Provide nicotine replacement products if necessary
- Dependents under 18 must have parental consent.
- For more information: go to www.Quitnow.net











# **Tobacco Surcharge**

## **Avoiding the Surcharge**

- Must be tobacco free for at least 6 months
- All health plans offer free tobacco cessation program
- Detailed info in Insurance Benefits Guide

## Reasonable Alternative Standard

 Physician provides a letter stating that it is unreasonably difficult or medically inadvisable for you to attempt to stop using tobacco, you can avoid surcharge.











# Mental Health & Substance Abuse Benefits

- Mental Health/Substance Abuse Benefits are administered by Companion Benefits Alternatives
- Some services must have preauthorization or they will not be covered
- Claims for mental health and substance abuse are subject to the same deductibles, coinsurance and coinsurance maximus as medical claims.
- Refer to Insurance Benefits Guide for details and services that may require preauthorization.









# **Employee Assistance**

- Employee Assistance Program
  - Assists employees with personal, medical, or addictive problems, to find treatment, assist with recovery and rehab and remain healthy
  - Provided by the Department of Vocational Rehabilitation's Employee Intervention Program
- Chaplaincy Service











# Wellness Incentive Program

- Members meeting certain criteria who have diabetes, cardiovascular disease or congestive heart failure may qualify for copayment waiver for certain generic drugs
- Weight Management Program designed to help employees meet weight loss goals
- Migraine Program to help migraine sufferers identify triggers and manage pain.
- BlueCareOnDemand Application that connects you to a physician through video visits.











- Access your benefits information online with MyBenefits
- Must register as a first time user at www.mybenefits.sc.gov
- Review benefits, change beneficiaries, update contact info, and make changes during enrollment period











# **Blue Card Program**

- Allows you to choose doctors/hospitals when away from home
- In an emergency, use State Health Plan ID card to show you are a Blue Card Program Member
- Receive highest level of benefits with no balance billing.











## **State Dental Plan**

Insured by State of South Carolina, Claims administered by BlueCross BlueShield of South Carolina











## **State Dental Plan**

- Free to choose dentist
- No pre-existing conditions exclusions
- May not drop or change until next open enrollment (every odd year)
- \$1,000 maximum benefit per year

### Class I

- •Preventive Services
- •100% of fee schedule

### Class III

- Prosthodontics
- •50% of fee schedule

### Class II

- •Basic Services
- •80% of fee schedule

### Class IV

- •Orthodontics (only children younger than 19; \$1,000
  - lifetime maximum)











## State Dental Plan

### Monthly Premiums

Employee Only	\$0
Employee/spouse	\$7.64
Employee/ Children	\$13.72
Full Family	\$21.34











## **Dental Plus**

Insured and Administered by BlueCross BlueShield of South Carolina

- Supplement to Basic Dental
- Higher allowance for Class I, II, and III Services
- Combined maximum benefit of \$2,000 per year
- May enroll in or cancel coverage during open enrollment











## **Dental Plus**

## **Monthly Premiums**

	Basic Dental	Dental Plus	Total Premium
Employee	None	\$27.12	\$27.12
Employee/ Spouse	\$7.64	\$54.80	\$62.44
Employee/ Child	\$13.72	\$63.20	\$76.92
Full Family	\$21.34	\$82.10	\$103.44











## **Vision Care Discount Program**

- No enrollment or premium discount program
- Participating providers only
  - \$60 for routine eye exam excludes contact lens exam
  - 20% discount on eyewear except disposable contact lenses











## **State Vision Plan**

## **Services**

- Eye exams (Once a year with \$10 copay)
- Frames (Once every two years with \$150 allowance)
- Contact Lenses (Once a year with \$130 allowance)
- Diabetic Eye Care benefit
- Discounts on LASIK and PRK vision correction
- Discounts on lens add-ons and additional frames









# State Vision Plan

Employee Only	\$8.00	
Employee/ Spouse	\$16.00	
Employee/ Children	\$17.16	
Full Family	\$25.16	

Please refer to you Insurance Benefits Guide for detailed information on Vision Care











## Life Insurance

Insured and administered by Minnesota Life











## Life Insurance

## Basic Life

- \$3,000 term life insurance to all eligible employees under age 70
- Premium paid by employer
- Employees enrolled in any health plan are covered.











## Life Insurance

#### **Optional Life**

- Premium based on amount of coverage and employee's age
- Coverage up to three times salary if enrolled within 31 days of employment
- Medical evidence required for additional coverage
- Maximum coverage level of \$500,000
- Benefit amount doubles in a case of an accidental death (Double Indemnity)
- Additional 25% on top of benefit amount if wearing a seat belt (Seat Belt Rider Clause)











# **Dependent Life Insurance**

#### **Child Coverage**

- \$15,000 per child
- Premiums \$1.26 per month, regardless of number of children covered
- Can enroll eligible children throughout the year without medical evidence of good health

#### **Spouse Coverage**

- New hire can enroll spouse for \$10,000 or \$20,000 without medical evidence of good health
- May enroll in up to 50% of employee's Optional Life coverage with medical evidence
- Not available to full-time military personnel











# **Long Term Disability**

- Basic Long Term Disability
  - -Premiums paid by employer
  - -Employee automatically enrolled with selection of a health plan
  - -62.5% benefit, up to \$800 per month
  - -90-day waiting period











# **Long Term Disability Insurance**

## Supplemental Long Term Disability (SLTD)

- Maximum SLTD covered pre-disability earnings: \$12,307 per month
- Benefit 65% of monthly salary up to \$8,000 per month
- Carves out other income (sick leave, workers comp)
- Minimum benefit \$100 per month regarding of other income
- Choice of two plans
  - 90-day benefit waiting period
  - 180-day benefit waiting period











# **Long Term Disability Insurance**

## **Enrollment in SLTD**

- New hire may enroll without medical evidence of good health
- Late entrant must provide medical evidence of good health to enroll
- Employee pays premium based on monthly salary, plan chosen and age











# MoneyPlu\$

Administered by Fringe Benefits Company, a Division of WageWorks (FB-WW)

## <u>Features</u>

- -Pre-tax premiums
- -Medical Spending Account (MSA)
- -Dependent Care Spending Account (DCSA)
- -Health Savings Account











# MoneyPlu\$

## Pre-tax Premiums

- Feature allows you to pay premiums for the following plans before taxes are taken from your paycheck
  - Health
  - Dental and Dental Plus
  - State Vision Plan
  - First \$50,000 of Optional Life
  - Tobacco Surcharge
  - \$0.28 monthly administrative fee













# MoneyPlu\$ Premium Example

	Without MoneyPlu\$	With MoneyPlu\$
Gross Monthly Pay	\$2,500.00	\$2,500.00
Pretax State Retirement	-150.00	-150.00
Pretax Payroll Deduction	- 0.00	-275.00
Administrative Fees Pretax Feature	- 0.00	- 0.28
Taxable Gross Income	\$2,350.00	\$2,074.72
Payroll Taxes (estimate)*	-457.67	-386.06
Eligible Expenses (Premiums)**	-275.00	- 0.00
Spendable Income	\$1,511.04	<u>\$1,571.16</u>











# MoneyPlu\$ Medical Spending Account (MSA)

- Enrolled in Standard Health Plan
- \$2,600 maximum annual contribution
- \$3.14 monthly administrative fee
- "Use it or lose it" account

#### Eligible Expenses

- Deductibles, coinsurance and copayments
- Medically necessary expenses
- Prescription medications and approved over-the-counter medications with prescription











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# MoneyPlu\$ Dependent Care Spending Account (DCSA)

### Up to \$5,000 contribution

- Married filing separately \$2,500 Max
- Single and head \$5,000 Max
- Married filing jointly \$5,000 Max
- \$3.14 monthly administrative fee

#### Eligible Expenses

- Day care facility fees
- Care for qualified individuals in your home or someone else's home
- Summer day camps











# MoneyPlu\$ Health Savings Account (HSA)

- Employee must be enrolled in the SHP Savings Plan
  - Money deposited into account carries forward from year to year
  - Account is portable
  - \$3,400 maximum contribution for individuals
  - \$6,750 maximum contribution for family
  - Additional \$1,000 catch-up provision for individuals age 55 and older
  - Monthly Fees
    - \$1.50 WageWorks deducts from your paycheck
    - \$1.50 Optum deducts for your HSA account











#### **COBRA**

- COBRA is a health insurance plan which allows an employee and covered dependents who leaves a company to continue to be covered under the company's health plan for 18 or 36 months at both the employee and employer contribution rates
- Applies to Health, Dental, Vision and MoneyPlu\$ Medical Spending Accounts
- Must have been covered at time of termination to continue coverage under COBRA











# **Payroll**

- Paid on the 1<sup>st</sup> and 16<sup>th</sup> of each month
- If pay date falls on a weekend, paid the Friday before
- Pay statements in SCEIS on Employee Self-Service (ESS)
- Employees are asked to sign up for payroll direct deposit











# Worker's Compensation

- As a state employee, you are eligible for worker's compensation if injured on the job.
- It is your responsibility to report any work related injuries to your direct supervisor ASAP.
- Contact Human Resources for questions pertaining to worker's compensation.
- The State Accident Fund handles worker's compensation claims.
- Compendium determines which doctors you can see while receiving worker's compensation.











# Outside Employment & State Service

- Any outside employment must be approved through your supervisor (This is to prevent any potential conflict of interest)
- If you have prior state service, fill out a form with HR to transfer service credit and any applicable leave balances.











#### Retirement Plan

# South Carolina Retirement System (PORS)

\*All active employees are required to contribute to a retirement plan.











#### SCRS RETIREMENT

- Defined Benefit Plan
- Plan bears investment risk
- After retiring, you will receive a monthly retirement check for life cannot outlive your benefit.
- Monthly Survivor benefit for you beneficiary if you die in service with 15 or more years of service
- Cost of Living Adjustments
- Disability Benefits
- Two payment options that provide monthly payment to survivor in the event of your death.













#### **SCRS Plan**

- Employee Contributes 9.00%
- Employer Contributes 13.56%
- Eligibility
  - Class Two Members employees with memberships before 7/1/2012
  - Class Three Members Employees gaining membership on or after 7/1/2017











# SCRS Retirement Eligibility

- Class Two Members
  - Normal Retirement (Unreduced Benefits)
    - 28 Years of Service, at least 5 years earned service
    - Age 65 or older with at least 5 years of earned service
  - Early Retirement (Reduced Benefits)
    - Age 60 with at least 5 years earned service; benefit reduced
       5% for each year of age less than 65
    - Age 55 or older with 25 years of service, 5 years earned service; benefit reduce for each year of service less than 28













# SCRS Retirement Eligibility

- Class Three Member (Membership on or after 7/1/2012)
  - Must have at least 8 years of earned service to be considered "vested" and eligible to receive a benefit
  - Retire with unreduced benefits once your age and years of service total 90
    - Example if you're 56 years old and have 34 years of earned service.
  - Retire early with reduced benefits at age 60 and with at least 8 years of earned service.











# SCRS Disability Retirement

- Class Two Members
  - Eligible for disability retirement with at least 5 years of earned service and are under age 65
  - Disability must be total and likely to be permanent
- Class Three Members
  - Eligible for disability retirement with at least 8 years of earned service credit (unless disability is a result of injury in the performance of your job duties





#### **SCRS Plan**

- If you leave before retirement, you may:
  - Request a refund of your contribiutions
    - You will only be refunded your contributions, not the employer contributions.
  - Leave your money in the retirement system and retain years of service credit should you later become employed with the state again.
    - Money left in retirement system will accrue interest for one year after account is inactive (no contributions in preceding 12 months)



#### **Retirement Plan**

# Optional Retirement Plan (ORP)

\*All active employees are required to contribute to a retirement plan.











# Optional Retirement Plan

- Defined contribution plan
- You choose and direct your investment in professionally managed mutual funds and other investment products
- You bear the investment risk and are responsible for managing investments
- Potential to increase retirement income based on investment decisions











## Optional Retirement Plan

- Your retirement benefits is limited to the balance in your account when you retire
  - Not a guaranteed monthly benefit
- No option for disability retirement or survivor benefits
- You contribute 9.00% of your gross pay and the employer contributes 5.00% to your account
- If you leave employment, you take both your contributions and the employer contributions











## Optional Retirement Plan

- Open Enrollment period from January 1 March 1 during which a State ORP participant may:
  - Change investment providers
  - Irrevocably switch to SCRS membership if the participant is between the 1<sup>st</sup> and 5<sup>th</sup> anniversary of his/her initial State ORP enrollment
- If a State ORP participant does not transfer to SCRS within 5 years, he/she must continue enrollment in ORP and may not change to SCRS.











#### Retirement Plan

# Police Officers Retirement System (PORS)

\*All active employees are required to contribute to a retirement plan.











#### **PORS Retirement**

- Defined benefit plan
- Member Contribution Rate: 9.24%
- Employer Contribution Rate: 13.84%
- Provides service retirement benefits for life
- Disability retirement benefits
- Cost of living adjustments
- Survivor benefits two payment options that provide a monthly benefit to survivor in the event of your death











#### **PORS Retirement**

- Class Two Members
  - 25 years of service, 5 years must be earned service
  - Age 55 or older with at least 5 years earned service
- Class Three Members
  - 27 years of service with 8 years earned service
  - Age 55 or older with 8 years earned service











# **Deferred Compensation**

- Administered through Empower Retirement, www.southcarolinadcp.com
- Two savings plan options designed to supplement existing retirement and pension benefits
  - -401K
  - -457











#### **Purchase Credit & Benefits**

- Members may be eligible to purchase various types of service credit such as:
  - Military service
  - Public Service
  - Previously Withdrawn time
  - Non-qualified service
- Incidental Death Benefit
  - Sum of one year salary paid to designated beneficiary













### **Types of Beneficiaries**

for form 1102

- <u>Primary beneficiaries</u> for your in-service death benefit. (Refund of retirement account or lifetime annuity if member had 15 years of earned service).
- Contingent beneficiaries in case of death of the primary beneficiaries. All primary beneficiaries must be deceased before any contingent beneficiaries are paid.
- <u>Incidental death benefit beneficiaries</u>: Will receive the amount of the deceased employees annual salary at time of passing.
- Multiple beneficiaries share equally in survivor benefits.







