

Employee Benefits Summary January 1, 2024

- <u>Group Medical Insurance</u> provided through the South Carolina Medical Association; three plan options to choose from; BCBS network. Enrolled employees also have prescription, life and short term disability at no extra cost.
- <u>Dental Insurance</u> through Unum Dental, employee premiums totally employer funded; \$50 deductible, preventive services 100% covered.
- <u>Life Insurance</u> \$15,000 through the South Carolina Medical Association. Employees have option to purchase additional life insurance through payroll deduction.
- <u>Retirement Plan</u> 403b Thrift Plan through Mutual of America; GGC contributes 5% of gross salary; additionally features a voluntary retirement savings program allows pre-tax and post-tax ROTH contributions with GGC match of up to 3 %; over 30 investment options; 100% vesture after 2 years
- <u>Long Term Disability Insurance</u> 60% of gross pay beginning after 90 days. Employees have option to purchase short term disability insurance through payroll deduction.
- <u>Flexible Spending Accounts</u> Section 125 Cafeteria plan administered by Benefit Coordinators, Inc.; plan allows for certain medical and dependent care expenses to be paid with pre-tax dollars.
- <u>Employee Assistance Program</u> offers confidential counseling sessions (3 per fiscal year) and life management services (5 per fiscal year) for all employees and their household members.
- Holidays and Personal Leave 10 paid holidays, accrue 1.5 PTO days per month (up to 18 days per fiscal year).
 Accrual increases with years of service.
- <u>Paid Pregnancy and Parental Leave</u> Available to eligible employees after 90 days of service; up to 8 weeks of
 paid pregnancy leave for pregnant mothers and primary caregivers who are adopting; up to 4 weeks paid
 parental leave for parents following birth or placement of child.
- <u>Public Service Loan Forgiveness</u> The Center has been designated as a 501(c)(3) by the Internal Revenue Service. This designation allows our employees to participate in the Public Service Loan Forgiveness Program.
- <u>Verizon Wireless Discount Plan</u> Verizon Mobile offers discounts up to 22% on certain calling plans and accessories to GGC employees.
- <u>First Citizens Group Banking</u>- First Citizens Bank offers GGC Employees an attractive banking package with benefits in checking, saving and credit service.
- <u>Continuing Education Opportunities</u> The Center's Education division coordinates internal opportunities for continuing education, available to all faculty and staff, that offer CEUs toward maintenance of certification.

Details on benefits are found in the employee handbook and other supporting documentation.