



Founded in 1872

LANDER UNIVERSITY

Office of Human Resources

Fringe Benefits Brief

HOLIDAYS AND LEAVE:

- ANNUAL LEAVE:** ♦1.25 days (9.38 hr) monthly accrual. Bonus earnings after 10 years. Yearly maximum carryover: 45 days. (9 month faculty do not accrue annual leave)
- SICK LEAVE:** ♦1.25 days (9.38 hr) monthly accrual. Includes up to ten (10) days annually for family leave. Yearly maximum carryover: 180 days.
- HOLIDAYS:** ♦13 per year as observed by the University.
- FAMILY DEATH LEAVE:** ♦3 consecutive work days of leave with pay for immediate family.
- MILITARY LEAVE:** ♦15 days for annual training (plus 30 days for a declared emergency) with pay.
- COURT LEAVE:** ♦Juror or subpoenaed witness granted leave with pay.

GROUP INSURANCE:

HEALTH: Optional. Savings or Standard plan. lifetime maximum- none. Savings monthly employee cost: family \$113.00; employee/spouse \$77.40; employee/child \$20.48; employee only \$9.70. Standard monthly employee cost: family \$306.56; employee/spouse \$253.36; employee/child \$143.86; employee only \$97.68. If health coverage is refused by the enrollee or all eligible dependents are not enrolled when first eligible, health coverage for the enrollee and/or dependent(s) can be applied for only during open enrollment in October or if a Special Eligibility Situation. Benefits for Basic Life and Basic Long Term Disability are forfeited unless enrollee elects health coverage. A tobacco surcharge will be applied to tobacco users. Employee pays: \$40.00 for single coverage; or \$60.00 for non-single coverage.

DENTAL: Optional. Employee only – no charge. Other monthly current costs are: employee/spouse \$7.64; employee/child \$13.72; full family \$21.34. 100% of allowable charges for diagnostic and preventive; 80% of allowable charges for basic services; 50% of allowable charges for prosthodontics, \$1,000 lifetime benefit for each covered child age 18 and under for orthodontics. A \$25 annual deductible for basic services and prosthodontics. If dental coverage is refused by the enrollee or all eligible dependents are not enrolled when first eligible, dental coverage for the enrollee and/or dependent(s) can be applied for only during open enrollment in October in odd-numbered years. If enrolled in State Dental Plan, Dental Plus is available at same level of coverage. Employee pays: family \$124.00 employee/spouse \$76.14; employee/child \$92.76; employee only \$33.88.

LIFE: \$3,000 Basic Life: Automatic enrollment at no cost to employee if enrolled in State Health Plan.
\$10,000 – \$500,000 Optional Life: Optional. Employee pays premium. Employee eligible for 3x base salary without medical evidence. Eligible for up to \$500,000 with medical evidence.

Dependent Life for eligible spouse: \$10,000 increments up to \$100,000 or 50% of employee's Optional Life amount, whichever is less, with medical evidence. Optional. Employee pays premium.

Dependent Life for eligible child/children: \$15,000. Optional. Employee pays premium.

BASIC LONG TERM DISABILITY: Automatic enrollment at no cost to employee if enrolled in State Health Plan. 62.5% of salary up to \$800/month.

SUPPLEMENTAL LONG TERM DISABILITY: Optional. Employee pays premium. 65% of salary up to \$8,000/month (minimum benefit per month \$100). Choice of 90 or 180 day waiting period.

VISION: Optional. Employee pays premium. Family \$19.84; employee/spouse \$12.60; employee/child \$13.54; employee only \$6.30. Plan covers comprehensive exam with dilation, retinal imaging, frames, lenses and lens options, and contact lens services and materials.



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MONEYPLUS FLEXIBLE BENEFITS PLAN: Optional. Employee pays minimal cost of administrative fee. Offers four features: the Pretax Group Insurance Premium Feature, the Dependent Care Spending Account, the Health Savings Account, and the Medical Spending Account.

AFLAC INSURANCE POLICIES: Optional. Employee pays premium. Offered coverage: Accident, Cancer/Specified-Disease, Short-Term Disability, Hospital Confinement Indemnity. EZ Shield Fraud Protection FREE if you sign up in person with your agent during open enrollment.

RETIREMENT OPTIONS: Membership in either the South Carolina Retirement System (SCRS) or the Optional Retirement Program (ORP) is mandatory. Staff and faculty may choose between the following two plans:

SC RETIREMENT SYSTEM (SCRS): Defined Benefit Plan. Vested after 8 years of earned service. Disability retirement may be applied for with at least 5 years of service credit for Class Two members, 8 years service credit for Class 3 members. Death benefit equals 1 year annual salary following 1 year of employment. Employee contribution = tax-deferred 9.0% of gross salary. Account earns 4% interest compounded annually on your balance as of the previous June 30 until you retire or your account becomes inactive.

OPTIONAL RETIREMENT PROGRAM (ORP): Defined Contribution Plan. Vested immediately. Four plans: TIAA, Voya, Corebridge Financial and Empower. Death benefit equals 1 year annual salary following 1 year of employment.

Plan features vary (brochures available). Employee contribution = tax-deferred 9.0% of gross salary. Employer contributes 5% to the investment provider for allocation to your account.

SC DEFERRED COMPENSATION PROGRAM: 457 and 401(k) and Roth options.

OTHER PAYROLL DEDUCTIONS: Private tax sheltered annuities, credit unions and savings accounts. Direct deposit of payroll check is a condition of employment.

WEB SITES: LANDER WEB SITE: www.lander.edu/hr
PEBA WEB SITE: www.peba.sc.gov

This is a brief synopsis of benefit programs. Details are available in certificates, booklets and policy manual or by calling the Office of Human Resources at (864) 388-8310.

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