

IRMO FIRE DISTRICT

Serving since 1963



The cost-sharing of insurance premiums will change effective with the pay period beginning July 26th (pay date August 13, 2021). Health coverage will increase 5%. Dental and Vision rates will not change. These rates are subject to additional change, when deemed necessary, due to financial considerations, and/or upon renewal or provider changes.

Cigna Health and Life Insurance Company

Cigna Healthcare (Rates Effective 8/1/2021)

	<u>Monthly Premiums</u>
Employee Only	\$ 642.67
Employee & Spouse	\$1349.69
Employee & Child(ren)	\$1221.18
Full Family	\$1928.14

Health	Employee Cost per pay period	IFD Cost per pay period
Employee Only	\$ 0.00	\$ 296.62
Employee/Spouse	\$ 179.47	\$ 443.46
Emp/Child(ren)	\$ 146.85	\$ 416.77
Full Family	\$ 326.31	\$ 563.60

Cigna Dental (Rates Effective 8/1/2021)

	<u>Monthly Premiums</u>
Employee	\$ 34.62
Emp/Spouse	\$ 69.85
Emp/Child(ren)	\$102.57
Family	\$152.73

Dental	Employee Cost per pay period	IFD Cost per pay period
Employee Only	\$0	\$ 15.98
Employee/Spouse	\$ 12.20	\$ 20.04
Emp/Child(ren)	\$ 23.52	\$ 23.82
Family	\$ 40.88	\$ 29.61

Cigna Vision (Effective 08/01/2021)

	<u>Monthly Premiums</u>
Employee	\$ 6.67
Emp + Spouse	\$ 13.38
Emp + Children	\$ 13.49
Emp + Family	\$ 21.55

Vision	Employee Cost per pay period	IFD Cost per pay period
Employee Only	\$0	\$ 3.08
Employee + One	\$ 3.10	\$ 3.08
Emp + Children	\$ 3.15	\$ 3.08
Emp + Family	\$ 6.87	\$ 3.08

The Standard Long Term Disability Insurance

The coverage is 100% employer paid for all employees enrolled in the group insurance plan. It provides 66 2/3 % of your regular earnings should you become totally disabled. There is a 90-day elimination period, which means that after you meet the eligibility criteria and you are disabled for 90 days, you may receive long-term disability benefits.

SC Police Officers Retirement System

Irmo Fire District contributes 20.24% of your earnings; you contribute 9.75%. The District provides Group Life Insurance and Accidental Death/Dismemberment insurance with the Retirement System for all employees except "retired/rehired." For additional information: www.peba.sc.gov

Irmo Fire District 1% Retirement Trust

The District's 1% Fund contributes an amount between \$1,000 and \$1,500 per eligible employee, per year.

SC Deferred Compensation Programs

The State of South Carolina offers two types of accounts: 401K and 457. You may contribute "before tax" or "after tax" dollars. You are eligible for enrollment at any time. The minimum contribution, per pay period, is \$15. There are no employer matching funds. Ask IFD Payroll for additional information. If you enroll in a deferred compensation program through PEBA, you **must** submit your enrollment form to IFD Payroll. Contributions are payroll deducted and electronically deposited.

Other Insurance Coverage

Annually (usually September), IFD hosts an open enrollment with a representative of **Colonial** Insurance Company, which provides life, disability, and health insurance. IFD does not contribute to the cost of these policies, although, premiums are payroll deducted and remitted monthly to Colonial Insurance. Any change in coverage **requires notice** to IFD Payroll.

Legal Shield offers identity protection and legal services by monthly premium deduction. Employees bear the entire cost. Ask IFD Payroll for the Legal Shield contact information.