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| **YCFCA%20emblem** | **FLINT HILL FIRE DEPARTMENT**GENERAL POLICY |

**Policy Number:** 230.05

**Policy Title:** Employee Benefits

**Adopted:** 1/1/2024

**Rescinds:** 11/18/2019

**Approved By: (Chief)**

1. **PURPOSE:**

The purpose of this policy is to describe the employee benefits provided to members of the Flint Hill Fire Department.

1. **DISCUSSION:**

Members of the Flint Hill Fire Department (FHFD) receive employee benefits as part of their membership. Some benefits are mandated by state and federal law, while the oversight boards grant others. All members (volunteer, part-time, or full-time) receive basic employee benefits. Employee benefits are subject to change at any time. No contract or commitment to continue current employee benefits should be inferred.

Full-time employees receive additional benefits as determined by the Flint Hill Fire District Tax Board. Certain full-time benefits include pay for the time an employee is not physically at work. See POLICY 232.04 TIME AWAY FROM WORK for details on those benefits.

1. **POLICY:**

**Benefits for all Employees**

1. **Workers’ Compensation Insurance.** Volunteer members are covered by a workers’ compensation policy provided by York County. Paid members are covered by a workers’ compensation policy provided by FHFD.
	1. All on-the-job employee injuries (no matter how small) must be reported to a supervising officer immediately. See SOP 800.03 MEMBER PERSONAL INJURIES for details on the injury reporting process.
2. **Accident and Sickness Insurance.** This insurance policy is funded by the department’s 1% allocation. The policy provides benefits for life insurance (24-hour coverage), accident (24-hour coverage), sickness, and lost time wages above workers’ compensation insurance while on fire department business.
3. **South Carolina State Firefighters Association (SCSFA) Benefits.** The SCSFA provides an array of benefits to members of the association. All FHFD members are members of the association.
	1. Benefits include weekly disability income, sickness and injury payments, death benefits, and lump sum/annual medical expense benefits for a cancer diagnosis.
	2. See the current SCSFA benefit summary for details.
4. **Retirement Plans**. FHFD offers retirement plans for volunteer and paid members which are funded through the department’s annual One Percent allocation. Each year the amount of department funding is determined by the current members. Members can also contribute their own funds to their retirement plan. See POLICY 230.07 ONE PERCENT RETIREMENT PLANS for details.

 **Benefits for Full-Time Employees Only**

1. **Medical/Dental/Vision Insurance**. FHFD provides group health insurance for employees and their families. The South Carolina Public Benefit Authority (PEBA) manages the program. FHFD pays both the employer and employee medical premiums for employees. Employees pay the premiums for any additional medical coverage they elect for their families and a tobacco surcharge if applicable. FHFD pays the full premium for the Dental Plus plan. FHFD pays the full premium for the vision plan. Basic life and AD&D insurance (currently $3,000 benefit) is included in the medical coverage at no charge. See the latest PEBA plan description for more details.
	1. If an employee elects to decline medical coverage, FHFD rebates the employee portion of the medical premium as an insurance redistribution in their biweekly paycheck. The employee must provide proof of other credible medical insurance coverage comparable to the coverage offered by FHFD.
2. **Retirement System**. By state law, all full-time FHFD employees must participate in the PEBA retirement system. Part-time and volunteer employees are not included in the PEBA retirement system. Emergency responders participate in the PORS system, while administrative employees participate in the SCRS system. Employees have a percentage of their pay deducted from their paychecks to help fund the system. FHFD also pays into the system on behalf of the employee. See the latest PEBA retirement system description for more details.
3. **Long-Term Disability Insurance**. FHFD pays the premium for long-term disability insurance offered through PEBA. Employees receive 60% of their regular pay after a 90-day waiting period.
	1. Employees must notify their supervisor immediately if they anticipate filing an LTD insurance claim so the necessary forms can be completed on time.
4. **Optional Life Insurance/Accidental Death and Dismemberment (AD&D) Insurance**. This is optional insurance offered through PEBA that FHFD pays the premium for 1 times an employee’s annual income. Employees may elect to increase the coverage to 2 or 3 times their annual income and pay the premium difference. For example, if an employee earns $50,000 per year, FHFD pays for $50,000 of coverage. The employee can increase the coverage to $100,000 or $150,000 at their own expense.
	1. The AD&D benefits have the same coverage limit as the life insurance. Accidental deaths and major dismemberments are covered at 100%. Lesser dismemberments have declining coverage percents down to 25%.
	2. See the current PEBA optional life insurance overview and benefits guide for details.
5. **Short Term Disability (STD) Insurance.** FHFD sponsors an optional group short-term disability insurance policy for full-time hourly employees that offers lower premiums than an individual STD insurance policy. The policy provides 60% of an employee's weekly income if they are sick or injured outside of work hours and cannot perform their FHFD job duties. There is a 30-day elimination period that coordinates with the department’s personal leave policy.
	1. Employees can use up to 90 days or the balance of their personal leave bank to receive full pay until they start receiving STD benefits. Then the STD policy begins paying benefits until the department-paid long-term disability (LTD) insurance benefits begin at 90 days.
	2. If employees don’t purchase an STD insurance policy, they will not have income from the time their personal leave is exhausted and the LTD insurance begins. See the current department STD insurance summary for details.
	3. See POLICY 232.04 TIME AWAY FROM WORK for more details on the department's personal leave policy.