2017 Benefits Summary

SCANA is committed to providing quality, cost-effective benefit choices to our team of dedicated employees who put their energy to work every day to meet the needs of our customers in Georgia, North Carolina and South Carolina. We know that comprehensive health, wellness and financial investment benefits are important to our employees’ peace of mind — enabling them to focus on the task at hand while knowing the well-being of their household is covered.

SCANA offers competitive benefits options to all full-time employees.

You will be eligible for the following benefits:

- Medical plan that includes prescription coverage
- Optional accounts
  - Health savings account (HSA) if you enroll in the medical plan
  - Dependent care flexible spending account (FSA)
  - Health care flexible spending account (FSA)
- Vision plan
- Dental plan
- Life insurance (employee, spouse, dependent)
- Short-term and long-term disability insurance
- Accidental death and dismemberment insurance (employee)
- 401(k) Retirement Savings Plan (with dollar for dollar employer match up to 6%)
- Optional voluntary benefits such as cancer, supplemental disability and auto/homeowners insurance

Health and wellness benefits

SCANA employees and their families have access to resources that promote healthy living, at no cost to the employee. Our LiveWell resources encourage personal accountability, engagement and health care consumerism.

- Preventive Care Covered 100% encourages employees and their family members to establish themselves with a primary care provider who is able to conduct all recommended age- and gender-related health screenings.
- SCANA’s Health Coach provides information and support for those who want to eat smart, move more, quit using tobacco, or reduce stress to improve their health.
- SCANA Pharmacy is a full-service pharmacy offering: personal clinical counseling; certain free preventive generic medications; walk-in service or intercompany mail delivery; and, frequently lower costs.
- Rally℠ Wellness Portal through BlueCross BlueShield, provides an engaging and rewarding environment for achieving healthy behavior change. It all starts with a personal health survey to establish your Rally age.

Regardless of medical plan coverage, all household members of SCANA employees have access to SCANA’s Employee Assistance Program (EAP) to help deal with the daily challenges and changes in life. Counseling (in person or by telephone), education and support are available on a wide range of topics related to emotional well-being.

This 2017 Benefits Summary does not contain all details of SCANA’s benefits offerings, which are explained more comprehensively in our Summary Plan Descriptions (“SPD”) and in the formal plan documents. If there is any inconsistency between this summary and an SPD or a plan document, the SPD or the plan document will control. Also note that SCANA may alter or terminate any benefit at any time. Thus, this summary does not create a contractual right, reliance right, or any other right to any benefit. Nor does it create a contract or guarantee of employment.
SCANA Choice Medical Plan

SCANA’s medical plan includes prescription coverage and uses the BlueCross BlueShield network of health care providers for in-network care. Employees can choose coverage for: employee only; employee and spouse (if the spouse doesn’t have access to their own employer-sponsored medical coverage); employee and children; or employee and family.

Employees pay for medical coverage on a pre-tax basis.

### 2017 Medical Plan Features

<table>
<thead>
<tr>
<th></th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>100% Coverage</td>
<td>Deductible and coinsurance apply</td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,500 Individual $3,000 Family</td>
<td>$3,000 Individual $6,000 Family</td>
</tr>
<tr>
<td>HSA Seed Money*</td>
<td>$400 individual/$800 family</td>
<td></td>
</tr>
<tr>
<td>Medical Care – All Types</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Emergency/Urgent Care/Ambulance</td>
<td>20% after deductible</td>
<td></td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum Deductible &amp; Coinsurance</td>
<td>$3,000 Individual $6,000 Family (includes Rx)</td>
<td>$6,000 Individual $12,000 Family (includes Rx)</td>
</tr>
</tbody>
</table>

*Amount prorated based on date account is opened and the number of months you are enrolled in the Choice Plan for the year.

**Things to note about SCANA Choice medical plan:**

- Some LiveWell resources, including the SCANA Pharmacy and Rally, require enrollment in the SCANA Choice plan.
- The deductible ($1,500/individual; $3,000/family) must be met before SCANA pays any portion of non-preventive care claims; one member of the family can meet the entire family deductible.
- Prescription benefits are not paid by SCANA until the Choice plan deductible is met, with the exception of certain preventive generic drugs through the SCANA Pharmacy.
- Both medical and prescription claims count toward the deductible and out-of-pocket maximum.
- Vision and dental expenses do not contribute to the deductible.

### 2017 Medical Plan Premiums

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee/Spouse*</th>
<th>Employee/Dependents</th>
<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Bi-Weekly Pay</td>
<td>$10.04</td>
<td>$37.70</td>
<td>$33.92</td>
<td>$62.82</td>
</tr>
<tr>
<td>Annual</td>
<td>$261.04</td>
<td>$980.20</td>
<td>$881.92</td>
<td>$1,633.32</td>
</tr>
</tbody>
</table>

*Spouses with access to employer-sponsored group medical coverage through their former or current employer are not eligible for coverage under SCANA’s medical plan.
Preventive Benefits

Most preventive benefits through an in-network provider are covered at 100 percent for individuals covered by SCANA’s medical plan. Preventive care is the care you receive to detect or prevent conditions and is provided when you do not have symptoms. Screenings and tests are based on your age, gender, family history and health status. The benefits covered are based on recommendations from national experts.

Prescription Benefits

Prescription benefits are included when you enroll in SCANA’s medical plan. Generic medications can result in savings for SCANA and you. The SCANA Pharmacy provides certain preventive generics for the management of certain chronic conditions at no cost, regardless of deductible.

<table>
<thead>
<tr>
<th>Preventive Generic Medications³</th>
<th>Free (not subject to deductible)</th>
<th>30%</th>
<th>$100/31-day $250/90-day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-preventive generic medications and Preferred brand medication</td>
<td>25%</td>
<td>30%</td>
<td>None</td>
</tr>
<tr>
<td>Non-preferred brand</td>
<td>50%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Specialty Medications (31-day supply only)</td>
<td>CVS Specialty Pharmacy² ONLY – 50%</td>
<td>$250/31-day</td>
<td></td>
</tr>
</tbody>
</table>

Things to Note

Pay negotiated prescription costs in full until deductible is met (except certain preventive generics at SCANA Pharmacy). Combined medical and pharmacy out-of-pocket maximum: $3,000/individual; $6,000/family.

90-day prescriptions: only available at the SCANA Pharmacy or Caremark Mail Order Pharmacy³.

Out-of-network benefits: Available with 50% coinsurance for generic and preferred brand only.

³ Specific generic medications included can change from time to time without notice.
² CVS is an independent company providing specialty pharmacy services on behalf of BlueCross.
³ Caremark is an independent company providing prescription drug benefits on behalf of BlueCross.

Vision Plan

SCANA offers vision coverage using the EyeMed Vision Care network of providers. Basic components of the vision plan provide for savings on eye examinations, contact lenses, lens options and accessories. Children up to age 23 may be covered.

2017 Vision Plan Premiums

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee/Spouse</th>
<th>Employee/Dependents</th>
<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Bi-Weekly Pay</td>
<td>$0.91</td>
<td>$1.74</td>
<td>$1.83</td>
<td>$2.69</td>
</tr>
<tr>
<td>Annual</td>
<td>$23.66</td>
<td>$45.24</td>
<td>$47.58</td>
<td>$69.94</td>
</tr>
</tbody>
</table>

Dental Plan

Dental benefits provide the coverage you need to maintain a healthy smile. Children up to age 23 may be covered.

2017 Dental Plan Premiums

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee/Spouse</th>
<th>Employee/Dependents</th>
<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Bi-Weekly Pay</td>
<td>$3.59</td>
<td>$7.64</td>
<td>$6.82</td>
<td>$10.76</td>
</tr>
<tr>
<td>Annual</td>
<td>$93.34</td>
<td>$198.64</td>
<td>$177.32</td>
<td>$279.76</td>
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</tbody>
</table>
Insurance and time away from work

**Basic Life Insurance**
SCANA provides each full-time employee life insurance equivalent to approximately one times their base salary at no cost to the employee. Employees may elect to purchase supplemental life insurance up to six times their base salary.
- Evidence of Insurability may be required.
- Cost is based on age and salary.
- Maximum coverage is $1,250,000.

**Accidental Death & Dismemberment (AD&D) Insurance**
SCANA provides each employee AD&D insurance equivalent to approximately one times their base salary at no cost to the employee. Employees may elect to purchase supplemental AD&D insurance up to two times their base salary.
- Cost depends on age and salary.
- Maximum benefit is $500,000.

**Spouse Life Insurance**
Employees may elect to purchase life insurance to cover their spouse at $10,000, $20,000, $50,000 and $100,000 levels.
- Cost depends on the employee’s age.
- The $50,000 or $100,000 election requires approval by the insurance company via Evidence of Insurability.

**Dependent Life Insurance**
Employees may elect dependent life insurance of $10,000 per child up to age 23.

**Income Replacement During Disability**
SCANA provides employees who have successfully completed six months of continuous service the peace of mind of income replacement during times of disability.
- **Short-Term Disability** coverage of 66 2/3% income replacement for up to 1,040 hours per rolling 52-week period is provided at no cost to the employee. Employees may supplement up to 100 percent of their base salary for the first six weeks and 66 2/3% income replacement for the remaining hours of STD.
- **Long-Term Disability** coverage of 50% income replacement is provided at no cost to the employee. Employees may elect a higher level of 66 2/3% income replacement.

**Paid Time Off**
- SCANA observes 11 paid holidays a year; 10 are designated days, and one is a floating holiday to be taken at a time scheduled with the employee’s supervisor.
- Paid Time Off (PTO) - Vacation, personal time and sick time are combined into one “bank” of PTO. New employees are allocated PTO hours based on their month of hire as follows:

<table>
<thead>
<tr>
<th>Month of Hire</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>120 hours</td>
<td>110 hours</td>
<td>100 hours</td>
<td>90 hours</td>
<td>80 hours</td>
<td>70 hours</td>
<td>60 hours</td>
<td>50 hours</td>
<td>40 hours</td>
<td>30 hours</td>
<td>20 hours</td>
<td>10 hours</td>
</tr>
</tbody>
</table>

- New employees are eligible to use PTO immediately upon hire.
- PTO allowances increase at 6, 14 and 22 years of service.
- Bereavement leave, military leave and jury duty are not part of PTO and are administered under separate policies.
Optional Accounts
SCANA offers three types of optional accounts for employees to contribute pre-tax dollars. All optional accounts have defined qualified expenses and reimbursement policies as mandated by the IRS.

Health Savings Account - Employees covered by the SCANA Choice plan have the option of enrolling in a health savings account, which is a portable account used to pay for most medical, dental and vision care expenses, including coinsurance and deductibles.

Dependent Care Flexible Spending Account - All employees may choose a dependent care FSA to pay for expenses such as daycare, after-school programs and elder care programs.

Health Care Flexible Spending Account - Employees can cover most medical, dental and vision care expenses, including coinsurance, and deductibles using a health care FSA.

SCANA Corporation 401(k) Retirement Savings Plan
New employees age 18 and older are immediately eligible to enroll and participate in the SCANA 401(k) Retirement Savings Plan (previously known as the SCANA Corporation Stock Purchase-Savings Plan). Additional information about the 401(k) Plan will be provided during your new employee meeting. Some 401(k) Plan highlights are as follows:

Employee Contributions
- There are five types of Employee Contributions to the 401(k) Plan: Tax-Deferred Contributions (pre-tax); Regular Contributions (after-tax); Additional Contributions (the Additional Contributions may be made on a Tax-Deferred or Regular basis); Rollover Contributions; and Catch-Up Contributions (pre-tax) for employees age 50 or older.
- The amount of your Tax-Deferred Contributions and Regular Contributions is based on your eligible earnings. You may elect to contribute, in 1% increments, from 1% up to 6% of eligible earnings through Tax-Deferred or Regular Contributions, subject to IRS limitations.
- In addition to your Tax-Deferred Contributions and Regular Contributions, you may also elect to contribute, in 1% increments, from 1% up to 69% of eligible earnings in Additional Contributions, subject to IRS limitations.

Employer Contributions
- The Company matches your Tax-Deferred and Regular Contributions by contributing $1.00 for each $1.00 you contribute to the plan, up to 6% of eligible earnings. Additional Contributions, Rollover Contributions and Catch-Up Contributions are not matched by SCANA.

Investment Options
- You have the full authority and responsibility to manage the investment of your account under the 401(k) Plan. Your investment choices include SCANA Common Stock and 24 different mutual funds available through Merrill Lynch Retirement Plan Services. Your 401(k) Plan account will be invested according to your investment election.

Automatic Enrollment and Escalation
- If you do not make an affirmative election to make contributions to the 401(k) Plan on a pre-tax or after-tax basis within 45 days of your hire date, you will be automatically enrolled in the 401(k) Plan and deemed to have elected to contribute 3% of your eligible earnings to the 401(k) Plan on a pre-tax basis, unless you opt out.
- If you are automatically enrolled, the 401(k) Plan also has an automatic escalation feature, which results in increasing your auto enrollment deferral percentage from 3% automatically by 1% for future years until your deferrals reach 6% of eligible earnings.
- Automatic deferrals will be invested in the target date investment fund that most closely corresponds to the year in which you turn 65. You may elect to change your investment designation for future automatic deferrals and/or transfer your automatic deferrals to a different investment fund at any time.

Other
- Dividends paid on SCANA common stock shares credited to your account are, by default, reinvested in the SCANA 401(k) Plan. However, you may elect to have these dividends distributed to you as taxable dividends.
- There are loan and withdrawal features.
- Subject to 401(k) Plan approval, you may transfer funds from a previous employer’s qualified plan into the 401(k) Plan.
Voluntary Benefits

SCANA offers to employees a few voluntary benefits through third-party providers. The type of benefits available and the providers that offer them may change. While SCANA does not administer or subsidize these benefits, we do provide employees the option to pay for these benefits via payroll deduction.

- **Auto and Homeowners Insurance** is offered through Kemper Direct preferred insurance.
- **Cancer Insurance through Colonial Life & Accident Insurance Company** helps guard against financial hardship if you or a loved one is diagnosed with cancer.
- **Colonial Life’s Supplemental Disability Insurance** replaces a portion of your income to help make ends meet if you are totally disabled due to a covered accident or illness.
- **Utilities Employees Credit Union** membership is available to you and members of your family.

Recreation Clubs:

Employees of SCANA are eligible to join the distinctive employee clubs that offer recreational and leisurely amenities. Located across South Carolina for convenient access by all members, the clubs include Misty Lake Club in North Augusta, SC; Pine Island Club in Columbia, SC; and Sand Dunes Club in Sullivan’s Island, SC.