



# University of South Carolina Benefits Packet

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**Human Resources**  
UNIVERSITY OF SOUTH CAROLINA

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This document is not meant to give a comprehensive overview of the benefits offered to employees. Please click on the hyperlinks to review additional information regarding the benefits offered.

# Insurance Benefits

Your health and well-being are important to us. We provide a comprehensive [state benefits package](#) to support you and your family.

## Core Insurance Benefits

[South Carolina Public Employee Benefit Authority \(PEBA\)](#) administers the state's employee insurance programs for South Carolina's public workforce. Learn more about the benefits available to employees below.

[PEBA NEW EMPLOYEES WEBPAGE](#)

[LIFE INSURANCE](#)

[NEWLY EMPLOYED CHECKLIST](#)

[LONG TERM DISABILITY](#)

[HEALTH](#)

[MONEYPLUS](#)

[DENTAL BENEFITS](#)

[HEALTH SAVINGS ACCOUNT](#)

[VISION BENEFITS](#)

[ADOPTION ASSISTANCE](#)

[PRESCRIPTIONS](#)

[NAVIGATING YOUR BENEFITS](#)

[INCAPACITATED CHILD CERTIFICATION](#)

[PEBA PERKS | S.C. PEBA](#)

# General Eligibility

The following types of employees are eligible for state and supplemental insurance benefits:

- Full-time faculty and staff, including those on research grants and time-limited positions, working 30+ hours per week.
- Full-time variable hour employees eligible under the ACA, averaging 130+ hours per month.
- Part-time FTE faculty and staff working at least 20 hours per week.
- Part-time FTE research grant and time-limited faculty and staff working at least 20 hours per week, as stated in their offer or reappointment letter.
- Temporary employees working 30+ hours per week in a single position.
- Temporary employees in multiple positions are evaluated for eligibility based on their earliest hire date and annually.
- Temporary employees in multiple positions with the same hire date totaling 30+ hours per week.

## Initial Enrollment Process

Eligible employees may refuse or enroll in state insurance benefits within 31 days of their date of hire. Enrollment into insurance benefits is initiated through the university's HR/Payroll system in Employee Self Service.

Employees will receive an email notification form [HPRD@mailbox.sc.edu](mailto:HPRD@mailbox.sc.edu) to get them started. Failure to complete enrollment documents within 31 days of hire will result in a missed opportunity to enroll initially and your next opportunity to enroll will be during open enrollment or due to a qualifying life event, whichever occurs first.

Generally, transfer employees cannot make changes to state benefits, unless a special eligibility situation occurs simultaneously with the transfer to USC.

- Complete the New Employee Transfer of Benefits Form [pdf].

## Open Enrollment

During open enrollment from October 1 to 31, eligible employees can modify their health, dental, vision, and flexible spending accounts without needing a special eligibility situation. However, changes to life insurance and long-term disability may require medical evidence. Specific details about permissible changes are provided before each open enrollment. Any changes made during this period take effect on January 1 of the following year.

Dental Plus and Basic Dental coverage can only be added or dropped during open enrollment in October of odd-numbered years, or within 31 days of a special eligibility situation.

# Life Events (Special Eligibility Circumstances)

As an employee, you can enroll or drop coverage for yourself and/or eligible family members outside of an open enrollment period should a life event occur. These events include marriage, divorce, birth and adoption.

# Employee Wellness Program

We want you to be happy and healthy. By offering a variety of wellness programs, we provide the extra support you need to succeed at work and in your personal life.

# USC Supplemental Insurance Benefits

In addition to your PEBA benefits, you have the opportunity to add more protection for you and your family. These benefits are employee paid through either payroll deduction or automatic withdrawal from a bank account.

- University Life/Long-Term Care Insurance
- Short-Term Disability Insurance
- Critical Illness/Cancer Insurance
- Accident Insurance
- Auto and Home Insurance

These benefits are administered by Colonial Life, Trustmark and Travelers.

# Enrollment Process

Eligible employees have 30 days from their date of hire to enroll.

USC partners with Ward Services, a third-party enrollment vendor, to offer a personalized enrollment experience.

Schedule a one-on-one (virtual or in-person on campus) meeting with a Ward Services benefits representative to learn more, ask questions and get assistance enrolling in these benefits.

For online scheduling support, call 844-533-2022. Once your appointment is scheduled, you will receive a confirmation and reminder email from AppointmentPlus. If you don't receive these emails, please check your junk mail.

## Auto and Home Insurance

Visit the [Traveler's website](#) for more information, or call 800-842-5936 for a free quote.

- Automobile and homeowners' insurance available at low competitive rates.
- Available for employees and members of their household.

## Retirement Benefits

Through the PEBA and other outside vendors, we offer a comprehensive [retirement program](#).

### Core Retirement Benefits

PEBA administers the state's employee retirement programs for South Carolina's public workforce. Learn more about the benefits available to employees below.

- [South Carolina Retirement System \(SCRS\)](#)
- [Police Officers Retirement System \(PORS\)](#)
- [State Optional Retirement Program \(State ORP\)](#)
- [Select Your Retirement Plan](#)
- [South Carolina Retirement System Member Handbook](#)
- [Navigating Your Benefits](#)

### Initial Enrollment Process

Eligible employees have 30 days from their hire date or eligibility date to choose their state retirement benefits. If no selection is made within this period, you will automatically be enrolled in SCRS or PORS, and this decision is irrevocable.

The Public Employee Benefit Authority (PEBA) initiates retirement benefits enrollment. PEBA will send an email from [NoReply@peba.sc.gov](mailto:NoReply@peba.sc.gov) to your work or personal email, prompting you to select your state retirement enrollment or non-membership option. It's crucial to respond to this email within 30 days of your hire date; otherwise, you will be automatically enrolled in SCRS (or PORS if applicable), and this choice is irrevocable.

Note: Employees transferring from another PEBA-participating employer generally cannot change their state retirement benefits when transferring to USC.



# USC Voluntary Retirement Programs

USC offers two additional voluntary retirement programs to help you meet your retirement goals. You can enroll in these programs or change your voluntary contributions at any time.

## 403(b) Program

The 403(b) Program is a tax-sheltered annuity plan sponsored by USC and has many providers to meet your individual retirement goals.

To enroll, log into the Retirement@Work portal with your USC username and password to:

- Enroll in your USC 403(b) Plan.
- Change your voluntary contribution amount at any time.
- Choose your preferred retirement plan provider(s).
- View retirement plan balances across plans and investment providers.
- Access tools and resources for planning.
- Retirement@Work Quick Start Guide.

## Deferred Compensation

With Deferred Compensation, you can benefit from:

- Convenience. Your contributions are automatically deducted from your paycheck.
- Choice. You can contribute to a 401(k) and 457(b) plan and elect to contribute before-tax or choose the Roth option to make after-tax contributions.
- Variety. You have a wide range of investment options from which to choose.
- Education. You have access to local retirement plan advisors who can help you develop a personalized approach to reaching your retirement savings goals.
- Vesting. You own 100% of your investment and any potential earnings, which are held in trust.
- Compounding. The sooner you start saving, the longer your money has to grow.

Secure your future by scheduling a meeting with your local retirement plan advisor. Setting up an online meeting is simple and convenient.



## Transfers

Different rules may apply to employees who transfer their employment to USC from another state agency or who have retired from a previous position at USC or from another state agency.

Employees transferring from another PEBA-participating employer cannot amend state retirement or insurance benefits unless a special eligibility situation occurs simultaneously with the transfer to the university.

## Return to Work Retirees

Special requirements apply to employees who have retired from USC, or another state agency, and are participating in a retirement plan administered by the PEBA.

If you, your spouse, or your child are covered under the retiree group insurance program, and you return to work for an employer participating in the state insurance program in a way that makes you eligible for enrollment in the State Health Plan, you may not remain on retiree coverage.

## Total Compensation Estimator

Use our Total Compensation Estimator to see the value of the benefits we offer at USC. This estimator is built generally for full-time staff employees.

\* For faculty who work less than 12 months, simply subtract the Paid Vacation Leave from the estimated Annualized Total Compensation for a more accurate value.

## Time Away From Work

Whether you are sick or planning a family vacation, USC offers generous leave benefits to help our employees maintain a healthy work-life balance.

Each type of leave has specific eligibility requirements, accrual rates and procedures. For more details, please refer to the individual leave policies.

You can request absences and manage leave balances in the Time and Absence System. For assistance with these tasks, visit the Payroll Toolbox for a list of helpful job aids.





# Online Employee Portals

<p><u><a href="#">USC   HCM PEOPLESOFT</a></u></p>	<p><u><a href="#">S.C. PEBA   ONLINE MEMBER PORTALS</a></u></p>
<p>HCM PeopleSoft is a single integrated system for managing a wide range of functions relating to HR, Payroll, Benefits and Self Service.</p>	<p>PEBA's online member portals give you access to your insurance and retirement accounts, allow you to view and update your personal information and conduct online transactions. The member portals are safe, secure and available anytime from anywhere you have internet access.</p>

# KEEP IN TOUCH

## USC CONTACT

### USC BENEFITS OFFICE

Responsible for administrating the core insurance programs, retirement plans, ACA, COBRA, Leave, Workers' Compensation benefits. Manage the supplemental benefits.

### **CONTACT INFORMATION**

Email:

·Insurance and Retirement:  
[benefits@mailbox.sc.edu](mailto:benefits@mailbox.sc.edu)

·Leave: [hrleave@mailbox.sc.edu](mailto:hrleave@mailbox.sc.edu)

·Workers' Compensation:  
[workerscomp@mailbox.sc.edu](mailto:workerscomp@mailbox.sc.edu)

Phone: 803-777-6650

Fax: 803-777-1584

Address: 1600 Hampton Street, Suite 801  
Columbia, S.C. 29208

### USC PAYROLL DEPARTMENT

Responsible for preparing payrolls for USC in accordance with university policies and federal/state rules and regulations.

### **CONTACT INFORMATION**

Email: [payroll@mailbox.sc.edu](mailto:payroll@mailbox.sc.edu)

Phone: 803-777-4227

Fax: 803-777-8080

Address: 1600 Hampton Street, 7th floor  
Columbia, South Carolina 29208



# KEEP IN TOUCH

## PEBA CONTACT

### S.C. PEBA

Responsible for the administration and management of the state's retirement systems and employee insurance programs for South Carolina's public workforce.

### CONTACT INFORMATION

202 Arbor Lake Drive  
Columbia, SC 29223  
803.737.6800 | 888.260.9430  
Monday-Friday, 8:30 a.m. to 5 p.m.  
[Schedule an appointment](#)

## ADDITIONAL RESOURCES

### USC

[Perks & Discounts - HR | USC](#)

[Providers & Access - HR | USC](#)

### PEBA

[PEBA TV - YouTube](#)

[Publications | S.C. PEBA](#)

