

2018

CAROLINA BENEFITS SUMMARY



UNIVERSITY OF
SOUTH CAROLINA

Human Resources

DISCLAIMER

This document does not create a contract of employment. All benefits and an individual's right to them are subject to state regulations, university policies and procedures, the individual plan documents and the duly executed and recorded enrollment forms.

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University of South Carolina Employee Benefits Package

The University of South Carolina (USC), through the State of S.C. and Public Employee Benefit Authority (PEBA), offers state employees a valuable benefits package, including health and life insurance, generous paid leave, and retirement programs. Additionally, the university offers voluntary benefits, including hospital and cancer protection programs and 403(b) plans to supplement state insurance and retirement benefits. As a condition of employment, eligible employees may be required to become members of a state retirement plan. South Carolina offers a traditional pension plan, including South Carolina Retirement System (SCRS) or Police Officer Retirement System (PORS), as well as the Optional Retirement Program (ORP).

SC PEBA INSURANCE BENEFITS

PEBA Publication: [Insurance Benefits Guide](#)

PEBA Premiums: [Active Employees](#)

[Health Insurance](#)

- ❖ State Health Plan Summary of Benefits and Coverage
 - ✓ [Standard Health Plan](#)
 - ✓ [Savings Health Plan](#)
 - ✓ TRICARE Supplemental Plan

[Dental Insurance](#)

- ❖ State Dental Plan
- ❖ Dental Plus

[Vision Care](#)

- ❖ [State Vision Plan](#)
- ❖ Vision Care Discount Program

[Life Insurance](#)

- ❖ Basic Life
- ❖ Optional Life
- ❖ Dependent Life Spouse
- ❖ Dependent Life Child(ren)

[Long Term Disability](#)

- ❖ Basic Long Term Disability
- ❖ Supplemental Long Term Disability

[MoneyPlus](#)

- ❖ Pre-tax Group Insurance
- ❖ Medical Spending Account

- ❖ Dependent Care Spending Account
- ❖ Health Savings Account

SC PEBA RETIREMENT BENEFITS

Traditional Pension Plans

- ❖ [SCRS](#)
- ❖ [PORS](#)

Defined Contribution Retirement Plan

- ❖ [ORP](#)
- ❖ [ORP Investment Vendors](#)

SC Deferred Compensation Program

- ❖ [Program Highlights](#)

STATE LEAVE BENEFITS

- ❖ [Annual Leave](#)
- ❖ [Sick Leave](#)
- ❖ [Holiday Leave](#)
 - [Holiday Schedule](#)
- ❖ [Family and Medical Leave](#)
- ❖ [Other Leave with Pay](#)
- ❖ [Leave without Pay](#)
- ❖ [Hazardous Weather and Emergency Leave](#)
- ❖ [Educational Leave](#)

STATE ADOPTION ASSISTANCE BENEFITS

- ❖ [Employee Adoption Assistance Program](#)

STATE HEALTH AND WELLNESS BENEFITS

- ❖ [Rally](#)
- ❖ [Value-based Benefits](#)
- ❖ [PEBA Perks](#)

TUITION ASSISTANCE BENEFITS

- ❖ [Tuition Assistance](#)
- ❖ [Tuition Assistance Application](#)

STATE DISCOUNT PROGRAM

- ❖ [PerksCard Program](#)

USC SUPPLEMENTAL INSURANCE PLANS

[Colonial Life Insurance](#)

- ❖ Cancer Protection Insurance
- ❖ Hospital Confinement Insurance

USC WELLNESS PROGRAMS

- ❖ [Campus Wellness](#)
- ❖ [Employee Assistance Program](#)

USC SUPPLEMENTAL RETIREMENT PLANS

- ❖ [403\(b\) Plans](#)
- ❖ Payroll Office: [Salary Reduction Agreement](#)

USC TUITION REIMBURSEMENT

- ❖ [Guidelines](#)
- ❖ [Tuition Reimbursement Application](#)

USC PRIVILEGES AND DISCOUNTS

- ❖ [Dual Career Employment Services](#)
- ❖ [Flextime and Telecommuting](#)
- ❖ [Children's Center at USC](#)
- ❖ [Family Friendly Faculty Benefits](#)
- ❖ [Entertainment and Cultural Discounts](#)
- ❖ [Auto and Home Insurance](#)

General Information

Benefits Eligibility Requirements

State Insurance Eligibility:

To qualify for insurance benefits, you must be employed in a full-time equivalent (FTE) position and scheduled to work at least 20 hours per week, or a temporary or research grant or time-limited (RG/TL) position and scheduled to work at least 30 hours per week. If you are employed in an RG/TL position and scheduled to work 20 hours or more, you may be eligible for insurance, if this benefit is funded by the grant. Employees may be eligible under the Affordable Care Act (ACA) who averaged 130 or more hours per month over a specific measurement period.

State Retirement Eligibility:

- All employees*, except students

*Employees in research grant or time-limited positions that do not have funding for retirement benefits, per the employee's Research Grant/Time-Limited Employment Agreement, cannot enroll in retirement.

Subscriber Effective Date for State Insurance

- If eligible on the 1st calendar day of the month, coverage will begin on that same day.
- If eligible on the 1st working day of the month, *and it's not the 1st calendar day*, coverage may start on the 1st day of that month, **or** the first day of the next month.
- If eligible any time after the 1st working day of the month, coverage will begin on the 1st day of the next month.

Membership Effective Date for State Retirement

- If you are a new member in state retirement, membership is effective on your date of hire or date of eligibility.

Initial Enrollment Deadlines

- Retirement 30 days from date of hire
- Insurance 30 days from date of hire

Semi-Monthly Insurance Rates: 24 or 18 Deductions/Year, based on Pay Basis

24 Payroll Deductions (10.5-Month, 11-Month and 12-Month Pay Basis)

Coverage Level	Savings Plan	Standard Plan	TriCare Supp	Dental	Dental Plus	Vision	Tobacco Surcharge
Employee Only	\$4.85	\$48.84	\$31.25	\$0.00	\$13.56	\$4.00	\$20.00
Employee/Spouse	\$38.70	\$126.68	\$60.75	\$3.82	\$27.40	\$8.00	\$30.00
Employee/Children	\$10.24	\$71.93	\$60.75	\$6.86	\$31.60	\$8.58	\$30.00
Family	\$56.50	\$153.28	\$81.25	\$10.67	\$41.05	\$12.58	\$30.00

18 Payroll Deductions (9-Month Pay Basis, and TFAC)

Coverage Level	Savings Plan	Standard Plan	TriCare Supp	Dental	Dental Plus	Vision	Tobacco Surcharge
Employee Only	\$6.47	\$65.12	\$41.67	\$0.00	\$18.08	\$5.34	\$26.67
Employee/Spouse	\$51.60	\$168.91	\$81.00	\$5.09	\$36.54	\$10.67	\$40.00
Employee/Children	\$13.65	\$95.91	\$81.00	\$9.15	\$42.14	\$11.44	\$40.00
Family	\$75.33	\$204.37	\$108.33	\$14.23	\$54.74	\$16.78	\$40.00

Retirement Contributions

2019 Fiscal Year Member Contribution Rates (July 1, 2018 – June 30, 2019)

Retirement Plan	Member Contribution Rate
SCRS and State ORP	9.00% of earnable compensation
PORS	9.75% of earnable compensation

Opportunities to Enroll or Make Changes to State Insurance Benefits

Initial Enrollment – New Subscriber

Eligible employees can enroll in state benefits within 30 days of their date of hire by completing the [Carolina Rewards Orientation Worksheet \(CROW\)](#), and [MoneyPlus Enrollment Form](#), if applicable. Failure to complete enrollment documents within 30 days of hire will result in a missed opportunity to enroll as a new hire and your next opportunity to enroll will be during open enrollment or due to a special eligibility situation, whichever occurs first.

Upon receipt of your completed documents, your assigned benefits counselor will enter your insurance elections into PEBA's Electronic Enrollment System within 2-3 business days of receipt, if not sooner. Once completed by the counselor, the employee will receive an email from SC PEBA to access MyBenefits to review, approve the transaction, and upload supporting documents, if covering eligible dependents.

Prompt attention to this request is important. Your enrollment in state benefits is not complete until this process is approved in MyBenefits.

Special Considerations at Initial Enrollment

If You are **Covered as a Spouse Under SC PEBA Insurance**

A new employee enrolled as a dependent spouse in coverage through PEBA Insurance Benefits must be dropped as a dependent and enroll in his/her own coverage with USC. Your spouse should notify his/her benefits office to drop you as a covered dependent. Your coverage as a subscriber cannot be executed by USC until this is completed.

If You are **Covered on a Parent's SC PEBA Insurance and Electing to be Covered as an Employee**

If you choose to elect coverage as a subscriber (employee of USC), you must be dropped as a dependent from your parent's SC PEBA group health insurance before an enrollment can be processed under the USC umbrella.

If you choose to remain enrolled as a dependent, you may not enroll in any benefits as an employee, including supplemental long-term disability (SLTD) and Optional Life (OL).

You Must:

Sign an [Active Notice of Election \(NOE\)](#) refusing all coverage

If You are a **Transfer From Another Participating SC PEBA Employer**

A transfer from another PEBA participating employer cannot be enrolled with USC until he is terminated by his former PEBA participating employer. For this reason, it is important to ensure your losing employer notifies SC PEBA promptly that you are transferring to USC. **Please be sure to confirm this has been completed. This will allow the Benefits Office to enroll your state benefits to USC timely.**

A transfer must:

- Complete the [Carolina Rewards Orientation Worksheet](#) (CROW) and the [USC Benefits Transfer Data Form](#)

If You are a **Retiree enrolled in PEBA's State retiree insurance**

If you are a retiree returning to work in a benefits-eligible position, you will need to return to coverage under active group employee benefits with USC. Retirees returning to work in a benefits-eligible job should refer to the Retiree Group Insurance chapter of the [Insurance Benefits Guide](#), specifically the section, "Returning to Work in a Benefits-eligible Job" for more information.

Open Enrollment

Open enrollment occurs annually from October 1 – October 31 and is an opportunity for subscribers to enroll, cancel or change health and vision plans, add or drop dependents, and/or cancel or decrease Optional Life insurance and/or Dependent Life Spouse coverage for the new plan year; subscribers make changes online via [MyBenefits](#). Open enrollment is also an opportunity to enroll or increase Optional Life and Dependent Life Spouse, which may require medical evidence of insurability. Lastly, subscribers can enroll/re-enroll* online in MoneyPlus Spending Accounts (Medical Spending Account, Dependent Care Spending Account and Limited-use Medical Spending Account (via) www.myFBMC.com. Changes to dental plans can only be made during an odd enrollment year, e.g., 2019. All changes during open enrollment are effective for the new plan year, January 1.

*You **must** re-enroll in MSA, DCSA and LMSA during open enrollment for the new plan year, which is effective January 1.

Special Eligibility Situations

A life event that allows an eligible employee to enroll in or drop coverage for himself and/or eligible family members outside of an open enrollment period.

To make a change:

- Contact the Benefits Office at 803-777-6650 (USC Columbia employees), or your [Campus Benefits Administrator](#) (all other campuses) within 30 days of your life event;
- Generally, upon notification, your benefits administrator can initiate an online transaction in MyBenefits for your review and approval;
- Supporting documentation may be required, e.g., a marriage certificate to add a new spouse to insurance;

To make a change, enroll or cancel MoneyPlus Accounts (MSA, DCSA, and/or, LMSA):

- Complete a [Change in Status Form](#) and submit it to your benefits administrator.

Opportunities to Enroll or Make Changes to State Retirement Benefits

Initial Enrollment – New Member*

Eligible employees must enroll in state retirement benefits, or non-elect, if eligible, within 30 days of their initial eligibility. Upon receipt of your hiring document from the department, the USC Benefits Office will notify SC PEBA and you will receive an email to select a retirement plan electronically. Failure to select a plan within the 30 days will result in default into an applicable plan (SCRS or PORS), which is irrevocable.

*Generally, transfer employees from another PEBA-participating employer cannot make changes to state retirement benefits at time of transfer to USC; however, a transfer employee will be required to enroll electronically with USC.

Open Enrollment

Open enrollment for retirement programs occurs annually from January 1 – March 1 and is an opportunity for State ORP members to change investment providers. Additionally, State ORP members enrolled in the plan for at least 12 months, but no more than 60 months, can switch to SCRS – a traditional pension plan. The option to switch from State ORP to SCRS can only be executed once and is irrevocable. All changes during retirement open enrollment are effective April 1.

Opportunities to Enroll or Make Changes to USC Supplemental Benefits

Eligible employees can apply throughout the year, but may be subject to medical underwriting and pre-existing condition clauses if applying for [Colonial Life Insurance](#). The USC 403(b) Program is administered by the [Payroll Office](#). Questions about enrollment or changes should be directed to Payroll.

Online Access to Your Benefits Information

MyBenefits SC PEBA Insurance	Member Access SC Retirement Benefits
<ul style="list-style-type: none"> Review Statement of Benefits Update Contact Information Designate Beneficiary(ies) for Life Insurance Add newborn 	<ul style="list-style-type: none"> Review Retirement Statement Update Contact Information Review Beneficiaries
VIP USC Intranet	<ul style="list-style-type: none"> Review Retirement Service and Projections Apply for Retirement (SCRS or PORS) Estimate Cost of Service Purchase Request Service Purchase
<ul style="list-style-type: none"> Paychecks Leave Status 	
My Health Toolkit BCBSSC Health Insurance Subscribers	Access Your Account South Carolina Deferred Compensation
<ul style="list-style-type: none"> Check Claims Status Retrieve Explanation of Benefits (EOB) Check Balances for Annual Out-of-Pocket Maximums and/or Deductibles Find a Participating Provider or Facility 	<ul style="list-style-type: none"> Check Account Balance(s) and Activity Change Investment Options Change Payroll Contribution(s)

Note: If you are a participant in a USC 403(b) plan(s), you will need to review your paycheck or contact the [Payroll Office](#).

USC Columbia Benefit Counselors **USC COLUMBIA FACULTY & STAFF**

benefits@mailbox.sc.edu

The benefit counselors below serve faculty and staff at USC Columbia and have a set alphabet assignment to assist employees throughout their employment at USC Columbia. Employees working at the School of Medicine or one of the campuses outside of Columbia should contact their [campus benefit administrator](#) for assistance.

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