



New Employee Benefits Summary

Clemson University Office of Human Resources
www.clemson.edu/employment

108 Pearman Blvd @ Old Stadium Road
Clemson, South Carolina 29634-5337
(864) 656-2000

STATE INSURANCE

[SC Public Employee Benefits Authority \(PEBA\)](#)

Reference: [Insurance Benefits Guide](#)

- [Health Insurance](#)
 - State Health Plan (Savings Plan)
 - State Health Plan (Standard Plan)
 - TRICARE Supplement Plan
- [Dental Insurance](#)
 - Basic Dental Plan
 - Dental Plus
- [Vision](#)
 - State Vision Plan
 - Vision Care Discount Program
- [Life Insurance](#)
 - Basic Life
 - Optional Life
 - Spouse Dependent Life
 - Child Dependent Life
- [Long Term Disability](#)
 - Basic Long Term Disability
 - Supplemental Long Term Disability
- [MoneyPlus](#)
 - Pre-tax Premium Feature
 - Medical Spending Account
 - Dependent Care Spending Account
 - Health Savings Account

LEAVE BENEFITS

- [Annual Leave](#)
- [Grant Personal Leave](#)
- [Sick Leave](#)
- [Funeral Leave](#)
- [Holidays](#)
- [Leave Pool](#)
- [Court Leave](#)
- [Military Leave](#)

SUPPLEMENTAL RETIREMENT PLANS

401(k), 457, 403(b)

- [Plan Options](#)
- [Company Listings](#)

EMPLOYEE ASSISTANCE

- [Employee Assistance Program](#)

TUITION ASSISTANCE

- [Tuition Assistance Program](#)

STATE DISCOUNT PROGRAM

- [Perks Card](#)

STATE RETIREMENT

[SC Public Employee Benefits Authority \(PEBA\)](#)

- [South Carolina Retirement System Plan \(SCRS\)](#)
- [Optional Retirement Program \(State ORP\)](#)

[Assistance with Making Your Election](#)

- [Video: It's Your Choice: SCRS vs. State ORP](#)
- [Select Your Retirement Plan Guide](#)

ORP Vendor Options:

1. Mass Mutual (HARTFORD)
Lucretia H. Windom
803-386-5006
lwindom@cmassmutual.com
Group #: 61953-1-5
<http://retirement.massmutual.com/>
2. METLIFE
Bert Campbell
ACI Financial
PO Box 658
Pendleton, SC 29670
864-654-3121, 864-261-9674
Plan #: SCORP CU 1013145-01
<http://www.metlife.com/scorp>
3. TIAA-CREF
Tamara Johnson
tamjohnson@tiaa-cref.org
8500 Andrew Carnegie Blvd
Charlotte, NC 28262
877-535-3910 x221456
Access Code: SC100555
www.tiaa-cref.org/scorp
*Online Enrollment Available
4. VALIC
Rollie B Roberts
Rollie.Roberts@valic.com
Financial Planning Advisor
864-275-3048 (cell)
1-800-448-2542 (Client Care Center)
Group #: 25000
www.valic.com/scstateorp
*Online Enrollment Available

NON-STATE INSURANCE

- [AFLAC](#)
 - Cancer Insurance
 - Accident Insurance
 - Aflac Plus Rider
- [Brighthouse/MetLife Financial](#)
 - Life Insurance

GENERAL BENEFITS INFORMATION

Eligibility Requirements:

- State Insurance and Tax-Free Savings Accounts
 - Full-time equivalent (FTE), grant, time-limited project, and temporary positions with 30 or more standard hours per week
 - Temporary and variable hour workers who average 30 or more hours per week over a designated measurement period
- Federal Health Insurance Marketplace
 - As an alternative to state insurance coverage, please visit www.HealthCare.gov for information regarding coverage through the federal health insurance marketplace.
- Non-State Insurance
 - All faculty and staff paid positions, excluding student workers
 - Contact the third party vendors for details on enrollment
- State Retirement and Supplemental Retirement Plans
 - All paid positions, excluding student workers
- Paid Leave Benefits
 - See OHR [Leave Benefits Summary](#)
- Employee Tuition Assistance Program
 - Full-time equivalent (FTE), grant, and time-limited project positions with 30 or more standard hours per week
 - In Clemson University employment for at least twelve consecutive months
 - In good standing as it relates to conduct and job performance
- Employee Assistance Program
 - All faculty and staff positions and their dependents/household members, excluding student workers
- PerksCard & TicketsAtWork Discount Programs
 - All faculty and staff paid positions, excluding student workers

Effective Dates:

- State Insurance
 - Employed 1st day of the month – coverage begins on that day
 - Employed 1st working day of the month – coverage may begin the 1st day of that month or the following month
 - Employed after the 1st day of the month – coverage begins the 1st day of the following month
- State Retirement
 - Date of hire or eligibility

Enrollment Deadline for State Insurance and State Retirement: 30 days from hire date

Deduction Frequency:

- State Insurance
 - Staff: (semi-monthly)
 - Faculty: Aug check (full month's premium), Sept-April checks (semi-monthly), and May check (3 months of premiums for May-July coverage)
- State Retirement: Employee contributions are deducted for all eligible compensation and based on elections.
- Supplemental Retirement Plans and Tax-Free Savings Accounts:
 - Staff: (semi-monthly)
 - Faculty: Sept-April checks (semi-monthly)

IMPORTANT STATE INSURANCE INFORMATION

Spouse/Children coverage: Eligible dependents may be added to coverage with valid documentation

No Pre-Existing Conditions for Health Plans

Health Insurance Cards: Issued by the vendor within three weeks of enrollment

Important Points for State Standard Health Plan and Savings Plan:

- Worldwide access to network hospital/physicians through the Blue Card Program.
- Mandatory preauthorization program (Medi-Call) for certain covered services.
- Notify the Benefits staff in the Office of Human Resources to accelerate the insurance enrollment process for time sensitive medical/prescription needs.

Health Risk Appraisal (CU 4 Health wellness screening): [The Joseph F. Sullivan Center](#)

Making Changes to Insurance Programs: Eligible employees may make certain changes to insurance coverage during designated enrollment periods and within 31 days of a family status change or special eligibility situation.

OHR Annual Benefits Events	
State Optional Retirement Plan Open Enrollment Period	January 1 to March 1
State Insurance Open Enrollment Period	October 1 to October 31
Pro Benefits EXPO	October
Financial Literacy Series Seminars	Available Throughout the Year
Planning for the Future Seminars	Available Throughout the Year
<i>More information about these events is available at www.clemson.edu/employment/benefits</i>	

COMMUNICATIONS

The Office of Human Resources will notify employees via email of benefits news/opportunities. This information needs to be reviewed closely and any questions submitted through [ASK-HR](#).

ADDITIONAL RESOURCES

- [Office of Human Resources New Employee Information](#)
- [Office of Human Resources Benefits Information](#)
- [Office of Human Resources Policy and Procedure Manual](#)
- [SC Public Employee Benefit Authority \(PEBA\)](#)
- [PEBA Navigating Your Benefits Resources](#)

S.C. Public Employee Benefit Authority (PEBA)


State Insurance and Retirement Benefits

Street Address: 202 Arbor Lake Drive Columbia, SC 29223

Mailing Address: P.O. Box 11661 Columbia, SC 29211-1661

Customer Service: 1-888-260-9430

Website: www.peba.sc.gov



This information is designed to be only a summary of benefits and does not contain all the terms and conditions of the various programs.
The actual operation of each of the plans is governed by the appropriate plan document.

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