

CLEMSON **UNIVERSITY**

Benefit Programs Summary Booklet

Clemson University
Office of Human Resources
108 Pearman Boulevard @ Old Stadium Road
Clemson, South Carolina 29634-5337

[Ask-HR](#) or (864) 656-2000

Disclaimer

This publication 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.

Revised 8/8/2016

Note: For an electronic copy of this document which features live links, please visit www.clemson.edu/employment/benefits

CLEMSON UNIVERSITY EMPLOYEE BENEFIT PROGRAMS

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
- [MoneyPlu\\$](#)
 - Pre-tax Premium Feature
 - Medical Spending Account
 - Dependent Care Spending Account
 - Health Savings Account

LEAVE BENEFITS

- [Annual Leave](#)
- [Grant Personal Leave](#)
- [Sick Leave](#)
- [Holidays](#)
- Compensatory Time
- Funeral Leave
- Leave Pool
- Leave Without Pay
- Court Leave
- Military Leave

SUPPLEMENTAL RETIREMENT PLANS

401(k), 457, 403(b)

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

EMPLOYEE ASSISTANCE

- [Employee Assistance Program \(EAP\) – Deer Oaks EAP](#)

TUITION ASSISTANCE

- [Tuition Assistance Policy](#)

STATE DISCOUNT PROGRAM

- [Perks Card](#)

STATE RETIREMENT

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

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

ORP Vendor Options:

1. Mass Mutual (HARTFORD)
David Bennett, CRC
Davidbennett@massmutual.com
803-404-0019 C
Group #: 61953-1-5
<http://retirement.massmutual.com/>
2. METLIFE
Bert Campbell
allison@acifinancial.net
carrie@acifinancial.net
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
200 Windthistle Drive
Greenville, SC 29615
864-275-3048 (cell), 800-892-5558 Ext 87084
Group #: 25000
www.valic.com/scstateorp
*Online Enrollment Available

NON-STATE INSURANCE

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

OTHER RESOURCES:

- 2017 Insurance Orientation and Education:
<https://www.youtube.com/watch?v=qoY58vFsoyA>
- "It's Your Choice: SCRS Plan or State ORP":
<https://www.youtube.com/watch?v=vqUs9y-Kx4M>

GENERAL BENEFITS INFORMATION

Eligibility Requirements:

- State Insurance: Full-time regular (FTE), grant, and time limited project positions
- State Insurance: Full-time non-permanent and variable hour workers who average 30 or more hours per week over a designated measurement period
- State Retirement: All paid positions, except student workers

Effective Date:

- 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 working day of the month - coverage begins the 1st day of the following month.
- State Retirement:
 - Date of hire or eligibility

Enrollment Deadline: 30 days from hire date

Spouse/Children (younger than 26): Eligible dependents may be added to coverage

No Pre-Existing Conditions for Health Plans

Health Insurance Cards: Issued by the vendor within 3 weeks of enrollment

State Standard Health Plan and Savings Plan - (Important Points)

- Worldwide access to network hospital/physicians through the Blue Card Program.
- Mandatory preauthorization program (Medi-Call) for certain covered services.
- Notify benefits staff in the Office of Human Resources (OHR) 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 benefits during designated enrollment periods and within 31 days of a family status change or special eligibility situation.

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.

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](#).