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 6/26/2015
CLEMSON UNIVERSITY EMPLOYEE BENEFIT PROGRAMS

STATE INSURANCE
SC Public Employee Benefits Authority (PEBA)
• Health: Comparison of Health Plans
  o State Health Plan (Savings Plan)
  o State Health Plan (Standard Plan)
  o TRICARE Supplement Plan
• Dental
  o Basic Dental Plan
  o Dental Plus
• Vision
  o State Vision Plan
  o Vision Care Discount Program
• Life Insurance
  o Basic Life and Optional Life
  o Spouse and Child Dependent Life
• Long Term Disability
  o Basic Long Term Disability
  o Supplemental Long Term Disability
• MoneyPlus
  o Pre-tax Premium Feature
  o Medical Spending Account
  o Dependent Care Spending Account
  o Health Savings Account

NON-STATE INSURANCE
• AFLAC - Medical Benefits
  o Cancer Insurance
  o Hospital Intensive Care
  o Accident Insurance
• MetLife – Life Insurance

LEAVE BENEFITS
• Annual Leave
• Grant Personal Leave
• Sick Leave
• Holidays
• Compensatory Time
• Funeral Leave
• Leave Pool
• Unpaid Leave
• Court Leave
• Military Leave

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)
   Jim Hill, Representative
   Kim.Stokes@edwardjones.com
   Tammy.George@edwardjones.com
   501 Forest Lane, Suite C
   Clemson, SC 29631
   864-654-5556, 800-755-7649
   Group #: 153004
   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

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

SUPPLEMENTAL RETIREMENT PLANS
401(k), 457, 403(b)
• Plan Options
• Company Listings
OTHER RESOURCES:

- PEBA Insurance New Employee Orientation Presentation:
- "It's Your Choice: SCRS Plan or State ORP":

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 that 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.