

# **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.

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*Note: For an electronic copy of this document which features live links, please visit [www.clemson.edu/employment/benefits](http://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)  
Lucretia H. Windom  
803-386-5006  
[lwindom@cmassmutual.com](mailto:lwindom@cmassmutual.com)  
Group #: 61953-1-5  
<http://retirement.massmutual.com/>
2. METLIFE  
Bert Campbell  
[allison@acifinancial.net](mailto:allison@acifinancial.net)  
[carrie@acifinancial.net](mailto: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](mailto:tamjohnson@tiaa-cref.org)  
8500 Andrew Carnegie Blvd  
Charlotte, NC 28262  
877-535-3910 x221456  
Access Code: SC100555  
[www.tiaa-cref.org/scorp](http://www.tiaa-cref.org/scorp)  
\*Online Enrollment Available
4. VALIC  
Rollie B Roberts  
[Rollie.Roberts@valic.com](mailto:Rollie.Roberts@valic.com)  
Financial Planning Advisor  
864-275-3048 (cell)  
1-800-448-2542 (Client Care Center)  
Group #: 25000  
[www.valic.com/scstateorp](http://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 1<sup>st</sup> day of the month - coverage begins on that day.
  - Employed 1<sup>st</sup> working day of the month – coverage may begin the 1<sup>st</sup> 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](#).