January 2016 Benefits Update

All Clemson faculty and staff receive this benefits update. Please review the information related to the benefits in which you are enrolled. This update includes timely information on the following benefits:

- Reviewing Deductions
- Web/Publication Updates
- Look for a New Form at Tax Time: IRS Form 1095-C
- 2016 Financial Literacy Series
- CU Benefit Counselors Coming to Pee Dee REC and Edisto REC in February
- Health Insurance Updates
- Tobacco Cessation Programs
- MoneyPlus Tax Free Savings Accounts
- Retirement Events
- Supplemental Retirement Programs
- Employee Discounts
- P.S. Did You Know?

If you have questions, comments or concerns, please contact the Office of Human Resources through Ask-HR or at (864) 656-2000.

Reminder to Review Deductions
All state insurance open-enrollment changes were reflected on your January 15, 2016, paycheck. Please verify your insurance and spending account deductions through HR Self Service (view paycheck) and report any discrepancies to the Benefits team through Ask-HR.

Web/Publication Updates

Enjoy a new PEBA website experience
On January 1, 2016, the South Carolina Public Employee Benefit Authority (PEBA) launched a new website: www.peba.sc.gov. The site combines the insurance website (www.eip.sc.gov) and retirement website (www.retirement.sc.gov) into one consolidated agency site.

Insurance Benefits Guide: Reference the new 2016 Insurance Benefits Guide publication for explanations of benefits and premiums and contact information, as well as an overview of the health, dental, vision, life insurance, long-term disability and MoneyPlus programs offered through The Public Employee Benefit Authority (PEBA).

To request a hard copy of the 2016 Insurance Benefits Guide contact the Benefits team through Ask-HR.

IMPORTANT!
Look For a New Form at Tax Time: IRS Form 1095-C

As a result of the Affordable Care Act (ACA), Clemson University employees who were eligible to enroll in state health insurance anytime in 2015 will receive an additional IRS tax form (Form 1095-C) to use when filing tax returns. Employees will receive the form whether or not they elected to enroll. The new form will be mailed in early 2016.
Please visit [THIS Office of Human Resources website for additional information about Form 1095-C, including FAQ’s and an informative video.](#)

To learn more about how Form 1095-C will impact you, please visit [www.irs.gov](http://www.irs.gov) or [www.healthcare.gov](http://www.healthcare.gov).

**NEW!**

**2016 Financial Literacy Series**

In an effort to help employees make sound financial decisions, the Office of Human Resources is partnering with the South Carolina Retirement System to provide a series of no-cost financial literacy seminars.

Whether you are beginning your professional career or nearing retirement, the financial literacy seminars will provide you with the tools and resources you need to make informed decisions regarding your financial well-being now and in the future. Session and registration details are below.

<table>
<thead>
<tr>
<th>Class</th>
<th>Session Dates</th>
<th>Session Times</th>
<th>Location</th>
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<tbody>
<tr>
<td>Planning for Financial Security</td>
<td>February 19th</td>
<td>11 a.m. to 12 p.m.</td>
<td>Academic Success Center, Rm 118</td>
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<td>Money At Work #1 - Foundations of Investing</td>
<td>March 4th</td>
<td>11 a.m. to 12 p.m.</td>
<td>Academic Success Center, Rm 118</td>
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<tr>
<td>Financial Planning as a Millennial</td>
<td>March 25th</td>
<td>11 a.m. to 12 p.m.</td>
<td>Academic Success Center, Rm 118</td>
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<tr>
<td>The Impacts of Good Credit</td>
<td>April 1st</td>
<td>11 a.m. to 12 p.m.</td>
<td>Academic Success Center, Rm 118</td>
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<tr>
<td>Money At Work #2 – Sharpening Investment Skills</td>
<td>April 29th</td>
<td>11 a.m. to 12 p.m.</td>
<td>Academic Success Center, Rm 118</td>
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**Register Online:**

Register online to attend a session. Online registration can be accessed by clicking [HERE](#) and by choosing "HR Training – Online Registration” at the bottom of the page.

Online financial workshops and webinars are also coming to Clemson. Watch for more information in your next Benefits Update and on the OHR website at [www.clemson.edu/employment](http://www.clemson.edu/employment).

**CU Benefit Counselors Coming to Pee Dee REC and Edisto REC in February**

Members of OHR’s Benefits unit will be at Pee Dee REC in Florence on February 9th and at Edisto REC in Blackville on February 10th to talk with employees about state insurance, state retirement, supplemental retirement, and available non-state benefits. Clemson employees are encouraged to schedule appointments through the contacts below.
Pee Dee REC Details
- Location: Pee Dee REC, 2200 Pocket Road, Florence, SC
- Date and Time: February 9, 2016, from 1 p.m. to 4:30 p.m.
- Schedule an Appointment: Mandy Stephan (843) 519-0465 or stephan2@clemson.edu

Edisto REC Details
- Location: Edisto REC, 64 Research Rd., Blackville, SC 29817
- Date and Time: February 10, 2016 from 9 a.m. to 1 p.m.
- Schedule an Appointment: Susan Williams (803) 284-3343 or susan2@clemson.edu

Health Insurance

New ID cards for State Health Plan members

State Health Plan (SHP) members received new ID cards in December by mail. The cards have a sticker with a number for a mobile messaging service. This new feature allows subscribers to opt in to receive text messages with useful wellness reminders and links to free resources to better understand and take advantage of health benefits.

If you did not receive your new SHP ID cards, please contact BlueCross BlueShield of South Carolina’s customer service at (800) 868-2520 to request new cards.

Express Scripts is new State Health Plan pharmacy benefits manager

Express Scripts has been awarded the contract to administer the State Health Plan prescription drug benefit effective January 1, 2016. PEBA and Express Scripts are working hard to make sure you get the medications you need conveniently and at the lowest possible cost. State Health Plan members should have received a welcome packet from Express Scripts that included a new prescription drug identification card. Members should present this card to their pharmacy to ensure their benefit is processed accurately.

If you did not receive your Express Scripts prescription drug ID cards, please contact Express Scripts customer service at (800) 282-2881 to request new cards.

Improve the state of your health with PEBA PERKS

Great news! Throughout 2016, PEBA is offering State Health Plan members increased preventive health benefits at no charge at in-network providers.

PEBA Perks includes:
- Diabetes education
- Preventive screening
- Colonoscopy
- Adult vaccinations
- Flu vaccine
- No-Pay Copay
- Tobacco cessation

For more details about PEBA Perks, visit www.PEBAPerks.com.
Patient-Centered Medical Homes – a good way to coordinate health care

A new concept for many State Health Plan members, a Patient-Centered Medical Home (PCMH) is an increasingly popular way of providing health care in South Carolina and across the nation. With a medical “home,” you can count on a single, trusted doctor and a health care team to include nutritionists, care coordinators and even your pharmacists, to provide comprehensive, coordinated care.

To encourage members to receive care at a BlueCross BlueShield of South Carolina-affiliated PCMH, after Savings Plan and Standard Plan subscribers meet their deductibles, the $12 copayment for a physician office will be waived and members will pay 10 percent coinsurance, rather than 20 percent for care at a PCMH. To find out more about PCMHs and where you can find one, click HERE.

Tobacco Cessation Programs – Clemson is now tobacco free

Quit for Life Program - Take a fresh approach to quitting tobacco with the Quit For Life® Program.

The American Cancer Society Quit for Life Program is available at no charge to State Health Plan subscribers, their covered spouses and covered dependents age 13 or older. One of the most successful programs of its kind, Quit For Life helps participants stop using cigarettes, cigars, pipes and smokeless tobacco. A professionally trained Quit Coach works with each participant to create a personalized quit plan. For members age 18 and older, the program also provides free nicotine replacement therapy, such as patches, gum or lozenges, if appropriate. A Quit Coach may also recommend a doctor-prescribed smoking cessation drug, such as bupropion or Chantix, which is available at no cost through State Health Plan prescription drug coverage.

Registration and Quit Coaches are available 24 hours a day, seven days a week.

Call 866.QUIT.4.LIFE (866.784.8454) or visit www.quitnow.net/ScStatehealthPlan to enroll in the Quit For Life Program. After your eligibility is verified, you will be transferred to a Quit Coach for your first call.

Would you or a family member like to learn more about the program before enrolling?

The Quit for Life team is coming to the University to discuss the Quite for Life Program with Clemson employees. Join us on campus to learn about the program and how you or a family member can benefit from Quite for Life.

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CU QUIT

The Sullivan Center provides employees with the no-cost CU QUIT program, which partners with the CU4Health program. For those enrolled in the CU4Health program, the Sullivan Center offers an evidence-based, online tobacco cessation intervention. Employees can contact the Sullivan Center for more information at (864) 656-3076.

Employee Assistance Program (Deer Oaks)

Deer Oaks EAP is an outside resource that offers free wellness coaching on line or by telephone to all Clemson University employees and their dependents/household members. Deer Oaks’ certified wellness coaches are trained by the Mayo Clinic and are available to help identify and maintain strategies that support health-related goals, including tobacco cessation. To inquire, call toll-free 1-866-327-2400.

MoneyPlus Tax-Free Savings Accounts

Medical Spending Account (MSA) Participants
Participants (see exception below) have until March 15, 2016, to accrue expenses that can be claimed under their 2015 MSA and until March 31, 2016, to submit those claims for reimbursement. Funds remaining in the account after March 15, 2016, will be forfeited to WageWorks (the plan administrator).

Exception: Participants who had an MSA in 2015 but enrolled in the 2016 State Health Plan: Savings Plan (high deductible plan) had a deadline of December 31, 2015, to use their funds.

Dependent Care Spending Account (DCSA) Participants
The deadline for using your 2015 DCSA account funds was December 31, 2015. You have until March 31, 2016 submit claims for reimbursement.

Health Savings Account (HSA) Participants
Employees enrolled in the State Health Plan: Savings Plan (high deductible plan) for 2016 are eligible to open a Health Savings Account (HSA) at any time during the year and can update contributions anytime in 2016.

The IRS HSA contribution limits for 2016 are listed below:

2016 HSA Contribution Limits
- Individual Limit: $3,350
- Family Limit: $6,750
- Catch-Up Limit (age 55 and older): $1,000

For assistance with opening a Health Savings Account or updating contributions, contact the Office of Human Resources online through Ask-HR or by phone at (864) 656-2000.

MoneyPlus Resources:
- List of eligible MSA and HSA expenses
- MSA claim form
- MSA and DCSA MyFBMC member profile
- HSA Wells Fargo member profile
Retirement

Open enrollment period for State Optional Retirement Program (State ORP) participants

The open enrollment period for State ORP participants is January 1 to March 1. During this period, State ORP participants can change their State ORP vendor or, if eligible, irrevocably elect to participate in the South Carolina Retirement System (SCRS).

State ORP participants received information from Clemson University and the South Carolina Retirement System (SCRS) regarding the open enrollment period and how to make changes to retirement accounts.

Visit your Member Access profile provided by SCRS to review your retirement plan election and details.

State ORP participants interested in switching to the SCRS plan are invited to attend a presentation discussing the differences between the two plans. Session and registration details are below.

<table>
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<th>Introduction to the Quit for Life Program</th>
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New Mass Mutual representative – available on campus in January and February

Mass Mutual is now offering consultative services to participants in the Mass Mutual State Optional Retirement Program (ORP).

Mass Mutual retirement education specialist, David Bennett, is available for consultation with Clemson employees participating in the Mass Mutual ORP. Mr. Bennett’s services include answering questions about the Optional Retirement Program and asset allocation, reviewing and updating accounts, assistance with navigating the Mass Mutual website, and much more.

Mr. Bennett will visit the Clemson campus in January and February to talk with employees and to introduce himself. He will be in the Administrative Services Building January 26th, February 9th and February 23rd for appointments and walk-in consultations. To secure an appointment with Mr. Bennett, please contact him at (803) 404-0019 or davidbennett@massmutual.com or schedule an appointment online at http://www.meetme.so/SCORP.

Supplemental Retirement Programs

Save more for retirement: Clemson’s supplemental retirement plans – 401k, 403b, and 457b
With the exception of student workers, all Clemson University employees are eligible to participate in a 401(k), 403(b), and/or 457(b) supplemental retirement plan. Under each plan, eligible employees can elect to defer a pre-tax portion of their pay into an account to supplement their retirement savings. Voluntary, unmatched contributions to a 401(k), 403(b) and/or 457(b) can be initiated, changed or cancelled at any time. Click HERE for information on enrollment, available vendors, annual contribution limits and additional resources for saving for retirement.

2016 Contributions

Employees can submit enrollments or changes for the 2016 plan year at any time in 2016. Please contact a benefits counselor for assistance through Ask-HR or at (864) 656-2000. If you contributed to a supplemental retirement plan in 2015 and you take no action to discontinue your contributions, your per-pay-period deductions from 2015 will continue into 2016.

Employee Discounts

Being a Clemson employee has many rewards, including a number of discounts. To explore Clemson ways to save, click HERE. Note: Employees may be required to show their Clemson University identification, enroll online or install apps on their smartphones to receive discounts.

P.S. Did You Know?

Members can use vision benefit to order contacts on line

Is your contact lens supply running low? You’re in luck! State Vision Plan members can now purchase contact lenses on line and apply their in-network benefit at ContactsDirect, completing the transaction on line, from start to finish. All you need is a valid contact lens prescription (dated within the last 12 months) and your vision insurance information. 98.6 percent of orders are in stock, and, once the prescription is verified, they ship the same day. Visit www.contactsdirect.com today to take advantage of this new in-network benefit. This additional benefit does not affect members who still prefer to visit their eye doctor in person to purchase contact lenses.