Separation from Employment: Important Benefits Information
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Key Deadlines

As soon as employees know they will be separating from employment:
- Contact the Office of Human Resources at (864) 656-2000 to begin the separation process.

By the last day of employment:
- Notify the Office of Human Resources of how to process annual leave and/or compensatory time payout.

Within 60 days from the date employees lose active employee medical, dental or vision coverage:
- Apply for COBRA continuation coverage, if applicable.

Within 31 days after an active employee’s medical coverage ends, or 63 days after COBRA medical coverage ends:
- Apply for an individual policy through the Federal Health Insurance Marketplace, if applicable.

Within 31 days after an active employee’s life insurance ends:
- Apply to convert to an individual policy, if applicable.

Within 31 days after Clemson University active employee Cigna life insurance coverage ends:
- Apply to convert to an individual policy, if applicable.

Within 31 days after an active employee’s long-term disability coverage ends:
- Apply to convert to an individual policy, if applicable.

Soon after the separating employee’s last day on payroll:
- If an employee has an outstanding 401(k), 403(b) or 457 loan, arrange to make monthly payments or repay the outstanding amount in full.

Within 90 days after an employee separates from Clemson University employment:
- File any claims for reimbursement with Money Plus Medical Spending Account and Dependent Care Spending Account, if applicable. (Otherwise money left in account will be forfeited).

Questions?
If you still have questions after reviewing the information here, please contact the Office of Human Resources at (864) 656-2000 for assistance.
Insurance, Leave and Other Benefits

In most situations, an employee’s participation in Clemson University benefits will end when they separate from employment. In some cases, if an employee needs to continue certain benefits, there are options for doing so.

If an employee is leaving Clemson University due to a medical reason, the employee should contact the Office of Human Resources (OHR) immediately. OHR can help determine eligibility for disability, retirement and other possible benefits.

If an employee is retiring, the employee should contact OHR. This document will not offer all the information needed and a one-on-one session with a retirement specialist is recommended.

Using COBRA, separating employees may continue some Clemson University benefits – both for themselves and their spouse, domestic partner or eligible dependents. This program may allow employees to continue medical, dental, vision and medical spending account benefits for up to 18 months. Coverage under COBRA is identical to the PEBA-sponsored coverage that employees and their dependents had just before separation of employment. PEBA, the Public Employee Benefit Authority, handles COBRA administrative services. Once Clemson University notifies PEBA that an employee is separating employment, the Office of Human Resources will send the employee a COBRA information packet. Enrollment forms and premiums should be sent directly to PEBA.

For more details about COBRA, please visit www.peba.sc.gov.

Employees may also want to explore their options through the health insurance marketplace established under the Affordable Care Act (ACA). Learn more by visiting www.healthcare.gov.

The table on pages 5–9 summarizes options for continuing employee benefits.

Tip:
You may be eligible for unemployment insurance. You can get details and apply for benefits at the local South Carolina office, or online at http://dew.sc.gov.
## INSURANCE, LEAVE AND OTHER BENEFITS – OPTIONS FOR CONTINUING BENEFITS

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<td><strong>Medical</strong></td>
<td>Last date of the month in which separation from employment occurs and premiums are paid</td>
<td>COBRA*</td>
<td>Apply for COBRA continuation no later than 60 days from the date you lose coverage or the date you receive notice of your continuation rights (whichever is later). Information will be mailed to you from the Office of Human Resources.</td>
<td>The COBRA period allows you to continue your coverage for up to 18 months due to separation of employment. After that, you and/or your eligible family members may be able to extend your coverage if you are deemed disabled or a second qualifying event occurs. You must notify PEBA within certain timeframes of a disability or a second qualifying event.</td>
</tr>
<tr>
<td><strong>Dental and Vision</strong></td>
<td>Last date of the month in which separation from employment occurs and premiums are paid</td>
<td>COBRA*</td>
<td>Apply for COBRA continuation no later than 60 days from the date you lose coverage or the date you receive notice of your continuation rights (whichever is later). Information will be mailed to you from the Office of Human Resources.</td>
<td></td>
</tr>
<tr>
<td><strong>Life Insurance</strong></td>
<td>Last date of the month in which separation from employment occurs and premiums are paid</td>
<td>You may apply to convert your coverage to an individual whole life policy without providing evidence of insurability.</td>
<td>To apply for an individual conversion policy, complete the information provided to you by MetLife. Information will be mailed to your home address from MetLife shortly after your separation from the University.</td>
<td>You may only apply for coverage equal to what was in place at the time of your separation from employment. Your new conversion policy premium will be set at MetLife’s standard rate for the amount of coverage that you wish to convert and your age. Forms must be received by MetLife within 31 days from the date coverage ends.</td>
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<tr>
<td>Long-Term Disability (LTD)</td>
<td>Last date of the month in which separation from employment occurs and premiums are paid.</td>
<td>Basic LTD coverage may not be converted; however, you may apply to convert your supplemental LTD insurance if you meet certain criteria, such as: 1. Your insurance ends for a reason other than termination or amendment of the group policy, your failure to pay a required premium, or your retirement. 2. You were insured for at least one year as of the date your insurance ends. 3. You are not disabled on the date your insurance ends. 4. You are a citizen or resident of the US or Canada. 5. You apply in writing and pay the first premium within 31 days after your insurance ends.</td>
<td>To apply for supplemental LTD conversation insurance, contact The Standard, the supplemental LTD administrator in writing and pay the first premium for supplemental LTD conversion insurance within 31 days of the date your insurance ends. Information will be mailed to you from the Office of Human Resources.</td>
<td>The contact information for The Standard is 1-800-378-4668. You will need to know the Group Name, which is the state of South Carolina and the Group Number, which is 621144.</td>
</tr>
<tr>
<td>Aflac</td>
<td>Coverage end dates will depend on separation date.</td>
<td>Contact Aflac directly for options to continue this benefit.</td>
<td>Contact Aflac for more information on when your coverage will end and if your policy is eligible to be extended.</td>
<td>Aflac premiums are payroll deducted a month in advance, which may affect your policy end date.</td>
</tr>
<tr>
<td>Metlife/Brighthouse Financial</td>
<td>Last date of the month in which separation from employment occurs and premiums are paid.</td>
<td>Contact MetLife directly for options to continue this benefit.</td>
<td>Contact MetLife to confirm your policy is eligible for continuation or conversion.</td>
<td>MetLife premiums are payroll deducted a month in advance, which may affect your policy end date.</td>
</tr>
<tr>
<td>MoneyPlus Medical Spending Account (MSA)</td>
<td>Contributions end when you separate employment. If you have a myFBMC card, it will be cancelled upon your separation from employment.</td>
<td>COBRA coverage will be offered only if you have remaining funds in your account.</td>
<td>If you do not elect COBRA, you have 90 days from your last day worked to submit eligible MSA expenses incurred before your separation from employment. Any funds still in your account will be forfeited.</td>
<td>Wage Works, the third-party processor, will contact you regarding continuation of coverage, if applicable. You will be charged a 2 percent administrative fee to continue the COBRA coverage.</td>
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<tr>
<td>Money Plus Dependent Care Spending Account (DCSA)</td>
<td>Contributions end when you separate employment.</td>
<td>None available.</td>
<td>You may request reimbursement for eligible expenses while you were employed, until you exhaust your account or the plan year ends.</td>
<td>If you do not submit your claims by the deadline, you will forfeit any money left in your account. You may be able to reduce your taxes by claiming childcare expenses on your federal tax return through the Child and Dependent Care Credit. Please consult your tax advisor for details.</td>
</tr>
<tr>
<td>MoneyPlus Health Savings Account (HSA)</td>
<td>Contributions end when you separate employment.</td>
<td>If you separate from employment, you can take your HSA with you and continue to use it for qualified medical expenses.</td>
<td>Continue to request reimbursement for qualified medical expenses if funds remain in the account.</td>
<td>To close the Optum HSA Account, contact Customer Service at 1-866-234-8913. You can only contribute to an HSA account if you are enrolled in a high deductible health plan.</td>
</tr>
<tr>
<td>Annual Leave – FTE with 20 or more standard hours; 12 month positions</td>
<td>Benefit ends at the point of separation of employment. Employees must be scheduled to work one half of the month to accrue leave. You may be eligible for an annual leave payout of any remaining balance, not to exceed 45 days.</td>
<td>Not applicable.</td>
<td>If transferring to another South Carolina state agency into an FTE position, contact OHR to transfer any leave balances. If you would like to defer your Annual Leave Payout (ALP) to a Supplemental Retirement Account (SRP), contact the Office of Human Resources.</td>
<td>Only a portion of the ALP may be deferred to an SRP. Contact the Office of Human Resources for more details.</td>
</tr>
<tr>
<td>Annual Leave – TLP with 20 or more standard hours; 12 month positions</td>
<td>Benefit ends at the point of separation of employment. Employees must be scheduled to work one half of the month to accrue leave. You may be eligible for an annual leave payout of any remaining balance, not to exceed 45 days.</td>
<td>Not applicable.</td>
<td>If you would like to defer your Annual Leave Payout (ALP) to a Supplemental Retirement Account (SRP), contact the Office of Human Resources.</td>
<td>This position is not eligible to transfer unused annual leave. Only a portion of the ALP may be deferred to an SRP. Contact the Office of Human Resources for more details.</td>
</tr>
<tr>
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<tr>
<td>Sick Leave - FTE with 20 or more standard</td>
<td>Benefit ends at the point of separation of employment. Employees must be scheduled to work one half of the month to accrue sick leave.</td>
<td>Not applicable.</td>
<td>If transferring to another South Carolina state agency into an FTE position, contact OHR to transfer any leave balances.</td>
<td>You will not be paid out for unused sick leave benefits.</td>
</tr>
<tr>
<td>hours; 12 and 9-month positions</td>
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</tr>
<tr>
<td>Sick Leave - TLP with 20 or more standard</td>
<td>Benefit ends at the point of separation of employment. Employee's must be scheduled to work one half of the month to accrue sick leave.</td>
<td>Not applicable.</td>
<td>No action needed.</td>
<td>This position is not eligible to transfer unused sick leave.</td>
</tr>
<tr>
<td>hours; 12 and 9-month positions</td>
<td></td>
<td></td>
<td></td>
<td>You will not be paid out for unused sick leave.</td>
</tr>
<tr>
<td>Grant Personal Leave - Temporary Grant</td>
<td>Benefit ends at the point of separation of employment. Employee's must work one half of the month to accrue grant personal leave. You may be eligible for a payout of any remaining balance.</td>
<td>Not applicable.</td>
<td>If you would like to defer your Grant Personal Leave Payout to a Supplemental Retirement Account (SRP), contact the Office of Human Resources.</td>
<td>Only a portion of the benefit payout may be deferred to an SRP. Contact the Office of Human Resources for more details.</td>
</tr>
<tr>
<td>positions only</td>
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</tr>
<tr>
<td>Compensatory Time</td>
<td>Benefit ends at the point of separation of employment.</td>
<td>Not applicable.</td>
<td>No action required.</td>
<td>Any remaining balance is paid out to nonexempt positions only.</td>
</tr>
<tr>
<td>Holiday Compensatory Time</td>
<td>Benefit ends at the point of separation of employment.</td>
<td>Not applicable.</td>
<td>No action required.</td>
<td>Paid out to nonexempt positions only; Exempt employees will not receive payment for holiday compensatory time not taken.</td>
</tr>
<tr>
<td>CIGNA Life Insurance</td>
<td>End of the month in which separation from employment occurs.</td>
<td>You may apply to convert your coverage to an individual policy.</td>
<td>OHR will send information to eligible employees regarding conversion options. Employees should contact CIGNA direct at 1-800-732-1603 within 31 days of separation to apply to convert their policy.</td>
<td></td>
</tr>
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<tr>
<td>Employee Tuition Assistance Program (ETAP)</td>
<td>End of the semester in which employee is enrolled.</td>
<td>Not applicable.</td>
<td>Contact Student Financial Services for information on continuing classes without the ETAP benefit.</td>
<td>Employment does not affect program participation only the ability to utilize the tuition waiver benefit.</td>
</tr>
<tr>
<td>PerksCard</td>
<td>Date of separation of employment.</td>
<td>Not applicable.</td>
<td>For customer service assistance on existing orders, contact PerksCard at 1-877-253-7100.</td>
<td>The PERKS Card program requires an active Clemson Employee ID to participate.</td>
</tr>
<tr>
<td>TicketsatWork</td>
<td>Date of separation of employment.</td>
<td>Not applicable.</td>
<td>For customer service assistance on existing orders, contact Tickets at Work at 1-800-331-6483.</td>
<td>The Tickets at Work program requires an active Clemson Employee ID to participate.</td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>End of the month in which separation from employment occurs.</td>
<td>Not applicable.</td>
<td>No action required.</td>
<td></td>
</tr>
</tbody>
</table>
Insurance and Other Benefits

Contact Information

S.C. Public Employee Benefit Authority (PEBA)

*Insurance 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

BlueCross BlueShield of South Carolina (BCBSSC)

*SHP Standard Plan, Savings Plan, Medicare Supplemental Plan*
P.O. Box 100605 Columbia, SC 29260

**Customer Service:**
800-868-2520

StateSC.SouthCarolinaBlues.com

*State Dental Plan, Dental Plus*
BlueCross BlueShield of SC
P.O. Box 100300 Columbia, SC 29202-3300

**Customer Service:**
888-214-6230
**Fax:** 803-264-7739

StateSC.SouthCarolinaBlues.com

Selman & Company

*TRICARE Supplement Plan*
6110 Parkland Blvd.
Cleveland, OH 44124

**Customer Service:**
866-637-9911, option 1

Claims Fax: 800-310-5514

www.selmantricareresource.com/SC

Federal Health Insurance Marketplace

www.healthcare.gov

EyeMed Vision Care

*State Vision Plan Claims Address:*

Claims
P.O. Box 8504
Mason, OH 45040-7111

**Customer Care Center:**
877-735-9314

**Group Number:** 9925991

www.eyemedvisioncare.com

MetLife

*Basic Life, Optional Life, Dependent Life*

MetLife Recordkeeping and Enrollment Services
P.O. Box 14401
Lexington, KY 40512-4401

**Fax:** 866-545-7517

**Evidence of insurability:**
800-638-6420, option 1

**Claims:** 800-638-6420

**Continuation or conversion:**
866-492-6983 (continuation)
877-275-6387 (conversion)

**Policy Number:** 200879-1-G

Standard Insurance Company (The Standard)

*Basic Long Term Disability, Supplemental Long Term Disability*
P.O. Box 2800
Portland, OR 97208-2800

**General Information and Claims:** 800-628-9696

**Fax:** 800-437-0961

**Medical Evidence of Good Health:** 800-843-7979

**Group Number:** 621144

www.standard.com/mybenefits/southcarolina
Separation from Employment: Important Benefits Information

**Aflac**
**Alison Hluchota**
District Sales Manager
**Phone/Fax:**
Ph: 864 312.3960
Fx: 864 312.3961
**E-mail:**
alison_hluchota@us.aflac.com

**METLIFE/Brighthouse Financial**
**Representative:**
Bert Campbell, CLU ChFC® CFP®
Blake Campbell
**Email:**
bert@acifinancial.net
blake@acifinancial.net
**Address:**
154 Exchange Street
Pendleton, SC 29670
**Phone:**
864-654-3121
**Website:**
http://www.metlife.com

**WageWorks**
**MoneyPlus**
P.O. Box 1840
Tallahassee, FL 32302-1840
**Customer Care Center:** 800-342-8017
Automated Information: 800-865-3262
**Claims Fax:** 888-800-5217
www.myFBMC.com

**Cigna Life Insurance Co.**
**Of North America**
**Customer Service:**
1-800-732-1603

**PerksCard**
**Customer Service:**
1-877-253-7100
**Mailing Address:**
2561 Territorial Road
St. Paul, MN 55114

**TicketsAtWork**
**Customer Service:**
1-800-331-6483
**Email:**
customerservice@ticketsatwork.com
State Retirement Plans and Supplemental Retirement Programs

When you leave employment, you have several options about what to do with your retirement savings.

If you are leaving Clemson University due to a medical reason, please contact the Office of Human Resources (OHR) immediately. OHR can help determine eligibility for disability, retirement and other possible benefits.

If you are retiring, please contact OHR. This document will not offer all the information needed and a one-on-one session with a retirement specialist is recommended.

South Carolina Retirement System (SCRS) Plan and Police Officers Retirement System (PORS) Plan

If you separate from employment before you are eligible to retire, you have two options concerning your contributions.

Leave Funds on Deposit

When you leave your money in your SCRS/PORS account, you retain your years of service credit, which may be added to any future service you may accrue should you later become employed in a position covered by one of the correlated retirement systems administered by PEBA. Your account will continue to earn interest until it becomes inactive. An account is considered inactive when no contributions have been made to the account in the preceding fiscal year and no other active, correlated system or State ORP account exists. You may apply for a refund at a later date or apply for a service retirement annuity upon reaching eligibility. No action is required if you wish to retain your membership and leave your funds on deposit, but it is your responsibility to keep PEBA informed of your current address as well as any name or beneficiary changes.

Requesting a Refund

If you have separated from employment and wish to receive a refund of your accumulated employee contributions plus the interest earned on your account, you must complete a Refund Request and return it to PEBA. You may submit your refund request immediately upon separation; however, by law, there is a minimum 90-day waiting period to a maximum of six months from your date separation until a refund can be made. If you are working for two or more covered employers and/or contributing to more than one retirement account (i.e., working two jobs and paying into an SCRS and a PORS account), you must stop working in all correlated systems to request a refund from any account. If you receive a refund, you forfeit your rights to any future service retirement or disability annuity. Employer contributions are not refunded. Instead of having the refund paid directly to you, you may choose to roll over the funds into an IRA, a 401(k) plan, a 401(a) eligible plan, a 403(a) plan, a 403(b) plan, or some 457 plans. The South Carolina Deferred Compensation Program’s 457 retirement plan does not accept rollovers from your SCRS account.

PEBA is required to withhold federal taxes of 20 percent on the taxable portion of any refund that is eligible for a rollover but is not transferred directly into another qualified retirement plan. If you do not take advantage of a rollover as indicated above and are under the age of 59 ½ at the time of distribution, your distribution
will be subject to regular income tax in the year you receive the payment, plus there may be a 10 percent penalty tax on the taxable portion of your distribution, unless certain exceptions apply.

See Special Tax Rules in IRS Publication 575 and IRS Form 5329 for more information on this tax penalty and the exceptions to the penalty.

Be sure to check with an accountant or a tax advisor about your tax liability, or visit the IRS’s website at www.irs.gov and the website for the tax agency in the state in which you reside. In South Carolina, visit the South Carolina Department of Revenue’s website at https://dor.sc.gov/.

**State Optional Retirement Program (State ORP)**

When you separate from employment or reach age 59 ½, you have immediate rights to your entire account balance, including employee and employer contributions. Your State ORP assets remain in the investment options you select unless you request that they be transferred to another eligible retirement plan, or unless an investment option is no longer offered.

You have several options regarding your retirement account upon separation from employment, which could include leaving your funds in the account, rolling over funds into another investment vehicle, or withdrawing some or all of your retirement funds. It is strongly recommended that you contact your retirement account vendor directly as well as speak with a tax advisor to understand the implications of your choice, such as taxes, possible penalties, etc.

**Supplemental Retirement Programs (SRP)**

Supplemental retirement programs include 401(k), 457, and 403(b) accounts.

You have several options regarding your retirement account upon separation from employment, which could include leaving your funds in the account, rolling over funds into another investment vehicle, or withdrawing some or all of your retirement funds. It is strongly recommended that you contact your retirement account vendor directly as well as speak with a tax advisor to understand the implications of your choice, such as taxes, possible penalties, etc.
State Retirement Plans and Supplemental Retirement Programs

Contact Information

SCRS/PORS

S.C. Public Employee Benefit Authority (PEBA)

*Retirement Benefits*

Street Address:
202 Arbor Lake Drive Columbia, SC 29223

Mailing Address:
P.O. Box 11960
Columbia, SC 29211-1960

Customer Service:
1-888-260-9430
8:30 a.m. - 5 p.m., Monday – Friday

Website:
www.peba.sc.gov

State Optional Retirement Program

Mass Mutual (HARTFORD)

Representative:
Lucretia H. Windom

Phone:
(803) 386-5006

Email:
lwindom@massmutual.com

Website:
http://retirement.massmutual.com/

Valuetrust Life and Casualty Insurance Company

Representative:
Bert Campbell, CLU ChFC® CFP®
Blake Campbell

Email:
burt@acifinancial.net
blake@acifinancial.net

Address:
154 Exchange Street
Pendleton, SC 29670

Phone:
864-654-3121

Website:
http://www.valic.com/scstateorp

TIAA

Representative:
Tamara Johnson

Email:
tamjohnson@tiaa.org

Address:
8500 Andrew Carnegie Blvd
Charlotte, NC 28262

Phone:
877-535-3910 x221456

Website:
www.tiaa.org/scorp

Supplemental Retirement Programs

American Funds

Representative:
Charles Baker and Brian Baker
The Baker Financial Group, LLC.

Address:
PO Box 1974, 208 Frontage Road- Ste 2,
Clemson, SC 29633

Phone:
(864)722-9202, Cell
(846) 723-3767

Email:
Charles@thebakerfg.com
American Funds
Representative:
Deborah Talley, Greenville,
Tracy Klukkert, Seneca
The Investment Center
Address:
Charbonneau, PO Box 397 Seneca, SC 29679
Phone/Fax:
Ph: (864) 888-8700
Fx: (864) 888-0826
Email:
jcharbonneau@investmentcenters.com.

Ameriprise
Representative:
Tom Pollock
Address:
105-3 Wall St.
Clemson, SC 29631
Phone:
(864) 654-0837
Email:
thomas.m.pollock@ampf.com

ASPIre, Inc
Representative:
Jim Hill
Edward Jones
Address:
501 Forest Ln, Suite C
Clemson, SC 29631
Phone/Fax:
Ph: (864) 654-5556
Ph: 1-800-755-7649
Fx: (864) 550-8699

Representative:
Lee Woods
Edward Jones
Address:
402 College Ave, Ste 2
Clemson, SC 29631
Phone/Fax:
Ph: (864) 654-6831, 1-866-654-6831
Fx: (864) 584-9244
Website:
www.edwardjones.com

Brighthouse Financial
Representative:
Bert Campbell, CLU ChFC® CFP®
Blake Campbell
ACI Financial
Email:
bert@acifinancial.net
blake@acifinancial.net
Address:
154 Exchange Street
Pendleton, SC 29670
Phone:
864-654-3121

Equitable
Representative:
Chris Miller
AXA Advisors
Address:
1200 Woodruff Road Suite A-3
Greenville, SC 29607
Phone/Fax:
Ph: (864) 250-9033
Fx: (866) 269-6341
Email:
christopher.miller@axa-advisors.com

Fidelity Investments
Address:
PO Box 770002
Cincinnati, Ohio 45277-0090
Phone:
1-800-343-0860
Website:
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