1. **Do I need to do anything if I don’t want to make any changes to my benefits?**
   If you are satisfied with your current coverage and do not want to contribute to a flexible spending account (medical spending accounts, dependent care spending accounts and health savings accounts) or a supplemental retirement plan (401k, 403b and 457) in 2020, no action is necessary.

2. **I received an email from the Public Employee Benefit Authority (PEBA) asking me to acknowledge my elections in their system (PEBA MyBenefits). Do I need to complete their request?**
   Yes. If you’ve enrolled in or changed a PEBA benefit in Benefitfocus during open enrollment, your election details have been migrated to the PEBA system on your behalf. PEBA requires you to make a final acknowledgement of these elections.

3. **I’m trying to enroll in or make a change to a benefit in Benefitfocus, but it is gray and inaccessible. How do I access this benefit?**
   This item will become accessible once you have answered all previous questions. Enrolling, re-enrolling or declining benefits earlier in the list will open additional opportunities throughout your summary. Any benefits that are highlighted in purple (indicating a required action) must be completed before you can manage benefits appearing later in your summary.

4. **Why can’t I just make the one change I want to?**
   Benefitfocus is dedicated to ensuring you are fully aware of what programs you are currently leveraging and all that is included in your benefits package. During open enrollment, the platform takes you through a full review of your benefits package. While this process may feel lengthy, it is designed to provide you with all that you need to make informed decisions regarding your benefits.

5. **I’m enrolled in a state retirement plan, but I don’t see it reflected in Benefitfocus. Why is that?**
   Enrollments in South Carolina retirement plans—including the South Carolina Retirement System (SCRS), the Police Officers Retirement Program (PORS) and the State Optional Retirement Plan (ORP)—are not reflected in Benefitfocus. Details regarding your enrollment in one of these plans are available through your PEBA Member Access profile.
6. What are the 401k, 403b and 457 plans in Benefitfocus?
401k, 403b and/or 457b are supplemental retirement plans that you can contribute to in addition to or in lieu of a South Carolina Retirement System plan (SCRS, State ORP, PORS).

7. Do I have to re-enroll in my 401k, 403b and/or 457 plans for 2020?
Yes—if you would like to continue contributing in 2020. You can find information regarding your current contributions in your benefit summary in Benefitfocus. Access the “Current Benefits” link near the upper left part of the page and scroll down to your account details.

8. What’s happening to my Aflac coverage? My Aflac enrollment is not reflected in Benefitfocus.
Clemson University has recently implemented new Aflac offerings which provide a more competitive group rate and increased benefits. Employees who enrolled in Aflac coverage before this implementation and would like to keep these policies intact are asked to contact Aflac (1-800-433-3036) to discuss how they can continue their policy by paying premiums directly to Aflac. As of January 1, 2020, Clemson will no longer support payroll deduction for these previous Aflac policies. If you would like to forego your prior policy and enroll in the new Aflac offerings, you can do so in Benefitfocus.

9. Do I have to reenroll in my medical spending account (MSA), dependent care account (DCSA), and/or health savings account (HSA) to continue using it?
Yes. To continue using an MSA, DCSA or HSA in 2020, you must re-enroll through Benefitfocus.

10. Why am I filling out beneficiaries in Benefitfocus?
Open enrollment is an opportunity to ensure that the individuals you’ve designated to receive your life insurance benefits are still your desired beneficiaries. While not all of your previously listed beneficiaries may be showing in Benefitfocus, these beneficiary designations are stored in the PEBA system and will be entered into Benefitfocus after open enrollment if you do not make any changes.