EXPO Seminar Agenda

The following offers information on seminar times and locations. See pages 2 and 3 of this document for seminar descriptions. Exhibitors and refreshments will be available all day from 8 a.m. to 4:30 p.m. Clemson University Benefits Counselors are available All Day in Meeting Room B.

<table>
<thead>
<tr>
<th>Time</th>
<th>Seminars</th>
<th>Location</th>
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| 9 – 9:20 a.m. | Allow Aflac to Help You When You Need It Most  
Flex Your Savings Muscles with Flexible Spending Accounts!  
PEBA Perks: Stay Healthy with No Cost Benefits | Meeting Room A  
Ballroom A  
Ballroom B |
| 9:30 – 10:20 a.m. | Benefits from the State Health Plan: Standard Plan  
Secrets of the SCRS Retirement Plan: An In-Depth Look  
Supplemental Retirement Plans 101 | Meeting Room A  
Ballroom A  
Ballroom B |
| 10:30 – 10:50 a.m. | Open Enrollment Essentials  
Manage Your Medicine Your Way  
Income: The One Asset That Makes All Other Assets Possible | Meeting Room A  
Ballroom A  
Ballroom B |
| 11 – 11:50 a.m. | Perks at Work! - Clemson Perks and Discounts  
Benefiting from the State Health Plan: Savings Plan  
Tuition Edition: Taking Care of the Cost of Your Tuition | Meeting Room A  
Ballroom A  
Ballroom B |
| 12 – 12:20 p.m. | Mastering Work/Life Balance with Deer Oaks  
The Benefits of Taking Leave | Ballroom A  
Ballroom B |
| 12:30 – 12:50 p.m. | Allow Aflac to Help You When You Need It Most  
Flex Your Savings Muscles with Flexible Spending Accounts!  
PEBA Perks: Stay Healthy with No Cost Benefits | Meeting Room A  
Ballroom A  
Ballroom B |
| 1 – 1:50 p.m. | Benefits from the State Health Plan: Standard Plan  
Secrets of the SCRS Retirement Plan: An In-Depth Look  
Supplemental Retirement Plans 101 | Meeting Room A  
Ballroom A  
Ballroom B |
| 2 – 2:20 p.m. | Open Enrollment Essentials  
Manage Your Medicine Your Way  
Income: The One Asset That Makes All Other Assets Possible | Meeting Room A  
Ballroom A  
Ballroom B |
| 2:30 – 3:20 p.m. | Perks at Work! - Clemson Perks and Discounts  
Benefiting from the State Health Plan: Savings Plan  
Tuition Edition: Taking Care of the Cost of Your Tuition | Meeting Room A  
Ballroom A  
Ballroom B |
| 3:30 - 3:50 p.m. | Mastering Work/Life Balance with Deer Oaks  
The Benefits of Taking Leave | Ballroom A  
Ballroom B |
Allow Aflac to Help You When You Need It Most (20 minutes)
Hear from an Aflac representative on how Aflac can help with unexpected expenses. After a hospital stay, accident, or critical illness, unexpected expenses not covered by major medical insurance can pile up fast. So, whether you’ve been laid up or are tending the needs of a sick or injured child or spouse, Aflac pays cash benefits directly to you so that your wallet doesn’t also need time to heal. Aflac is different from health insurance; it’s insurance for daily living.

Benefiting from the State Health Plan: Standard Plan (50 minutes)
Is the State Health Plan: Standard Plan right for you? To help you make the most educated decision, hear from both PEBA and SC BlueCross BlueShield representatives about plan basics like premiums and deductibles, preventative benefits included at no cost, available health and wellness management programs included in the plan and much, much more.

Benefiting from the State Health Plan: Savings Plan (50 minutes)
Is the State Health Plan: Savings Plan right for you? To help you make the most educated decision, hear from both PEBA and SC BlueCross BlueShield representatives about plan basics like premiums and deductibles, preventative benefits included at no cost, available health and wellness management programs included in the plan, how a health savings account can supplement the plan and much, much more.

Flex Your Savings Muscles with Flexible Spending Accounts! (20 minutes)
Learn how to save on medical and dependent care expenses with an in-depth look at Medical Spending Accounts (MSA) and Dependent Care Spending Accounts (DCSA). A representative from WageWorks, Clemson’s flexible spending account administrator, discusses account basics, the ease and convenience of the accounts, eligible expenses, step-by-step information on claim forms and reimbursement, and how you can save up to 40% in qualified expenses!

Income: The One Asset That Makes All Other Assets Possible (20 minutes)
A strong financial plan typically includes tools and strategies to both protect your assets and grow your wealth. One of your most valuable assets is your ability to earn income. Guard it with long term disability insurance. Discuss long term disability (LTD) insurance with a representative from The Standard, Clemson’s LTD insurance administrator. Learn about what LTD insurance is and how it can benefit you and your family. Time will also be spent on how to enroll in LTD insurance at Clemson, what the cost of the program is, and when benefits would begin.

Manage Your Medicine Your Way (20 minutes)
Prescription drugs are an important piece of your state health plan. Learn about your prescription drug coverage and the many benefits offered by Express Scripts to include home delivery, automatic refills and tracking your prescriptions online.

Mastering Work/Life Balance with Deer Oaks (20 minutes)
Clemson is committed to the health and well-being of its employees and their family members! We encourage you to learn about the variety of no or low-cost services provided by Deer Oaks designed to assist you and your family with work/life balance in order to live happier, healthier, more balanced lives.
Seminar Descriptions Continued

**Open Enrollment Essentials** (20 minutes)
Attend this seminar to learn more about the importance of open enrollment, what changes can be made, when changes take effect, how employees can make their changes, and additional open enrollment resources.

**PEBA Perks! Stay Healthy with No Cost Benefits** (20 minutes)
PEBA is boosting several preventative health benefits and will provide employees with resources to be more engaged and to make informed decisions that can lead to healthier outcomes. Information about each preventative benefit and how employees can take advantage of them will be discussed.

**Perks at Work! - Clemson Perks and Discounts** (50 minutes)
Being a Clemson employee has many rewards, including a number of discounts. Learn about the many local and nation discounts and perks you have access to - from the Biltmore to Bojangles!

**Secrets of the SCRS Retirement Plan: An In-Depth Look** (50 minutes)
Enrolled in the South Carolina Retirement (SCRS) plan or thinking about transferring in? Discuss the plan in more detail to learn little known programs advantages and facts of the SCRS Retirement plan.

**Supplemental Retirement Plans 101** (50 minutes)
This seminar compares the different supplemental retirement plans available to you, including 401K, 403b and 457 plans. Gain an understanding of how these tax deferral plans compare to Roth IRAs and how each type of plan fits into an overall retirement strategy.

**The Benefits of Taking Leave** (20 minutes)
Leave benefits are a valuable asset to employees like yourself. Come hear from the University Leave Administrator on the variety of ways Clemson supports you taking time away from work for family, professional, and personal needs.

**Tuition Edition: Taking Care of the Cost of Your Tuition** (50 minutes)
Thinking of taking courses through Clemson while you work? Great! Let Clemson help you do that for free! Learn how you can take courses at Clemson for no or little cost through the Employee Tuition Assistance Program. Already taken courses somewhere else and have federal student loans? That’s ok too! Clemson can also help! Learn about the Public Service Loan Forgiveness Program which may help you lower your outstanding loan balance.