Clemson University Employee Benefit Programs

State Insurance

SC Public Employee Benefits Authority (PEBA)

- **Health Insurance** (reference page 39)
  
  - State Health Plan (Savings Plan)
  - State Health Plan (Standard Plan)
  - BlueChoice Health Plan HMO
  - TRICARE Supplement Plan

- **Dental Insurance** (reference page 101)
  
  - Basic Dental Plan
  - Dental Plus

- **Vision**
  
  - State Vision Plan
  - Vision Care Discount Program

- **Life Insurance** (reference page 119)
  
  - Basic Life
  - Optional Life
  - Spouse Dependent Life
  - Child Dependent Life

- **Long Term Disability** (reference page 141)
  
  - Basic Long Term Disability
  - Supplemental Long Term Disability

- **MoneyPlus**
  
  - Pre-tax Premium Feature
    - Medical Spending Account
    - Dependent Care Spending Account
    - Health Savings Account

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)
   
   Jim Hill, Representative
   
   501 Forest Lane, Suite C
   
   Clemson, SC 29631
   
   864-654-5556, 800-755-7649
   
   Group #: 153004
   
   [www.retirement.massmutual.com](http://www.retirement.massmutual.com)

2. **METLIFE**
   
   Bert Campbell
   
   ACI Financial
   
   PO Box 658
   
   Pendleton, SC 29670
   
   864-654-3121, 864-261-9674
   
   Plan #: SCORP CU 1013145-01
   

3. **TIAA-CREF**
   
   Tamara Johnson
   
   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)

4. **VALIC**
   
   Rollie B Roberts
   
   Financial Planning Advisor
   
   200 Windthistle Drive
   
   Greenville, SC 29615
   
   864-275-3048 (cell), 800-892-5558 Ext 87084, Group #: 25000
   
   [www.valic.com/scstateorp](http://www.valic.com/scstateorp)

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**

Non-State Insurance

- **AFLAC** - Medical Benefits
  
  - Cancer Insurance
  - Hospital Intensive Care
  - Accident Insurance

- **MetLife**
  
  - Life Insurance
OTHER RESOURCES:
- PEBA Insurance New Employee Orientation Presentation: 
- "It's Your Choice: SCRS Plan or State ORP": 

GENERAL BENEFITS INFORMATION

Eligibility Requirements:
- State Insurance: Full-time regular (FTE), grant, and time limited project positions
- State Insurance (limited options, starting January 2015): Full-time non-permanent, and variable hour workers that average 30 or more hours per week over a designated measurement period
- State Retirement: All paid positions, except student workers

Effective Date:
- State Insurance:
  o Employed 1st day of the month - coverage begins on that day.
  o Employed 1st working day of the month – coverage may begin the 1st day of that month or the following month
  o Employed after the 1st working day of the month - coverage begins the 1st day of the following month.
- State Retirement:
  o 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.

Health Risk Appraisal
The Joseph F. Sullivan Center located in Edwards Hall on campus offers a detailed risk assessment, blood profile and follow-up wellness service for $15.

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:
  o Staff: (semi-monthly)
  o 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.