

2022

# CAROLINA BENEFITS SUMMARY



UNIVERSITY OF  
**SOUTH CAROLINA**

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Human Resources

## **DISCLAIMER**

This document does not create a contract of employment. All benefits and an individual's right to them are subject to state regulations, university policies and procedures, the individual plan documents, and the duly executed and recorded enrollment forms.

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## University of South Carolina Employee Benefits Package

The University of South Carolina (USC), through the State of S.C. and Public Employee Benefit Authority (PEBA), offers state employees a valuable benefits package, including health and life insurance, generous paid leave, and retirement programs. Additionally, the university offers voluntary benefits, including hospital and cancer protection programs and 403(b) plans to supplement state insurance and retirement benefits. As a condition of employment, eligible employees may be required to become members of a state retirement plan. South Carolina offers a traditional pension plan, including South Carolina Retirement System (SCRS) or Police Officer Retirement System (PORS), as well as the Optional Retirement Program (ORP).

### SC PEBA INSURANCE BENEFITS

PEBA Publication: [Insurance Benefits Guide](#)

PEBA Premiums: [Active Employees](#)

#### [Health Insurance](#)

- ❖ State Health Plan Summary of Benefits and Coverage
  - ✓ [Standard Health Plan](#)
  - ✓ [Savings Health Plan](#)
  - ✓ TRICARE Supplemental Plan

#### [Dental Insurance](#)

- ❖ State Dental Plan
- ❖ Dental Plus

#### [Vision Care](#)

- ❖ State Vision Plan
- ❖ Vision Care Discount Program

#### [Life Insurance](#)

- ❖ Basic Life
- ❖ Optional Life
- ❖ Dependent Life Spouse
- ❖ Dependent Life Child(ren)

#### [Long Term Disability](#)

- ❖ Basic Long-Term Disability
- ❖ Supplemental Long-Term

Disability [MoneyPlus](#)

- ❖ Pre-tax Group Insurance
- ❖ Medical Spending Account

- ❖ Dependent Care Spending Account
- ❖ Health Savings Account

### SC PEBA RETIREMENT BENEFITS

*Defined Benefit (Traditional) Retirement Plan*

- ❖ [SCRS](#)
- ❖ [PORS](#)

*Defined Contribution Retirement Plan*

- ❖ [ORP](#)

*SC Deferred Compensation Program*

- ❖ [Program Highlights](#)

### STATE LEAVE BENEFITS

- ❖ [Annual Leave](#)
- ❖ [Sick Leave](#)
- ❖ [Holiday Leave](#)
  - [Holiday Schedule](#)
- ❖ [Family and Medical Leave](#)
- ❖ [Other Leave with Pay](#)
- ❖ [Leave without Pay](#)
- ❖ [Hazardous Weather and Emergency Leave](#)

### STATE ADOPTION ASSISTANCE BENEFITS

- ❖ [Employee Adoption Assistance Program](#)

### STATE HEALTH AND WELLNESS BENEFITS

- ❖ [Resources for a better you](#)

### TUITION ASSISTANCE BENEFITS

- ❖ [Tuition Assistance](#)
- ❖ [Tuition Assistance Application](#)

### STATE DISCOUNT PROGRAM

- ❖ [SC State Employee Discount Programs](#)

### USC SUPPLEMENTAL INSURANCE PLANS

- ❖ [USC Supplemental Insurance](#)

### USC WELLNESS PROGRAMS

- ❖ [Campus Wellness](#)
- ❖ [Employee Assistance Program](#)

### USC SUPPLEMENTAL RETIREMENT PLANS

- ❖ [403\(b\) Plans](#)

## USC TUITION REIMBURSEMENT

- ❖ [Guidelines](#)
- ❖ [Tuition Reimbursement Application](#)

## USC PRIVILEGES AND DISCOUNTS

- ❖ [Dual Career Employment Services](#)
- ❖ [Flextime and Telecommuting](#)
- ❖ [Children's Center at UofSC](#)
- ❖ [Family Friendly Faculty Benefits](#)
- ❖ [Entertainment and Cultural Discounts](#)
- ❖ [Auto and Home Insurance](#)

## General Information

### Benefits Eligibility Requirements

#### State Insurance Eligibility:

To qualify for insurance benefits, you must be employed in a full-time equivalent (FTE) position and scheduled to work at least 20 hours per week, or a temporary or research grant or time-limited (RG/TL) position and scheduled to work at least 30 hours per week. If you are employed in an RG/TL position and scheduled to work 20 hours or more, you may be eligible for insurance, if this benefit is funded by the grant. Employees may be eligible under the Affordable Care Act (ACA) who averaged 130 or more hours per month over a specific measurement period.

#### State Retirement Eligibility:

- All employees\*, except students

\*Employees in research grant or time-limited positions that do not have funding for retirement benefits, per the employee's Research Grant/Time-Limited Employment Agreement, cannot enroll in retirement.

### Subscriber Effective Date for State Insurance

- If eligible on the 1<sup>st</sup> calendar day of the month, coverage will begin on that same day.
- If eligible on the 1<sup>st</sup> working day of the month, *and it is not the 1<sup>st</sup> calendar day*, coverage may start on the 1<sup>st</sup> day of that month, **or** the first day of the next month.
- If eligible any time after the 1<sup>st</sup> working day of the month, coverage will begin on the 1<sup>st</sup> day of the next month.

### Membership Effective Date for State Retirement

- If you are a new member in state retirement, membership is effective on your date of hire or date of eligibility.

### Initial Enrollment Deadlines

- Retirement    30 days from date of hire
- Insurance     31 days from date of hire

## Semi-Monthly Insurance Rates: 24 or 18 Deductions/Year, based on Pay Basis

### 24 Payroll Deductions (10.5-Month, 11-Month, and 12-Month Pay Basis)

Coverage Level							
Employee Only	\$4.85	\$48.84	\$31.25	\$0.00	\$13.30	\$2.97	\$20.00
Employee/Spouse	\$38.70	\$126.68	\$60.75	\$3.82	\$30.71	\$5.94	\$30.00
Employee/Children	\$10.24	\$71.93	\$60.75	\$6.86	\$37.88	\$6.38	\$30.00
Family	\$56.50	\$153.28	\$81.25	\$10.67	\$50.97	\$9.35	\$30.00

### 18 Payroll Deductions (9-Month Pay Basis, and TFAC)

Coverage Level	Savings Plan	Standard Plan	TRICARE Supp	Dental	Dental Plus	Vision	Tobacco Surcharge
Employee Only	\$6.47	\$65.12	\$41.67	\$0.00	\$17.73	\$3.96	\$26.67
Employee/Spouse	\$51.60	\$168.91	\$81.00	\$5.10	\$40.95	\$7.92	\$40.00
Employee/Children	\$13.66	\$95.91	\$81.00	\$9.15	\$50.51	\$8.51	\$40.00
Family	\$75.34	\$204.38	\$108.34	\$14.23	\$67.96	\$12.47	\$40.00

## Retirement Contributions

2022 Fiscal Year Member Contribution Rates (July 1, 2021 – June 30, 2022)

Retirement Plan	Member Contribution Rate
SCRS and State ORP	9.00% of earnable compensation
PORS	9.75% of earnable compensation

## Opportunities to Enroll or Make Changes to State Insurance Benefits

### [Initial Enrollment – New Employee Guide to Success](#)

Eligible employees can enroll in state benefits within 31 days of their date of hire by completing the [Insurance Eform](#) assigned to them through [PeopleSoft](#). Failure to complete enrollment documents within 31 days of hire will result in a missed opportunity to enroll as a new hire and your next opportunity to enroll will be during open enrollment or due to a special eligibility situation, whichever occurs first.

Upon receipt of your completed documents, your assigned benefits counselor will enter your insurance elections into PEBA's Electronic Enrollment System within 2-3 business days of receipt, if not sooner. Once completed by the counselor, the employee will receive an email from SC PEBA to access [MyBenefits](#) to review, approve the transaction, and upload supporting documents, if covering eligible dependents.

Prompt attention to this request is important. Your enrollment in state benefits is not complete until this process is approved in MyBenefits.

## Special Considerations at Initial Enrollment

### If You are **Covered as a Spouse Under SC PEBA Insurance**

A new employee enrolled as a dependent spouse in coverage through PEBA Insurance Benefits must be dropped as a dependent and enroll in his/her own coverage with USC. Your spouse should notify his/her benefits office to drop you as a covered dependent. Your coverage as a subscriber cannot be executed by USC until this is completed.

### If You are **Covered on a Parent's SC PEBA Insurance and Electing to be Covered as an Employee**

If you choose to elect coverage as a subscriber (employee of USC), you must be dropped as a dependent from your parent's SC PEBA group health insurance before an enrollment can be processed under USC's umbrella. If still employed by the university when you turn age 26, you must enroll as an active employee.

If you choose to remain enrolled as a dependent, you may not enroll in any benefits as an employee, including supplemental long-term disability (SLTD) and Optional Life (OL).

### **You Must:**

Sign an [Active Notice of Election \(NOE\)](#) refusing all coverage

### If You are a **Transfer from Another Participating SC PEBA Employer**

A transfer from another PEBA participating employer cannot be enrolled with USC until he is terminated by his former PEBA participating employer. For this reason, it is important to ensure your losing employer notifies SC PEBA promptly that you are transferring to USC. **Please be sure to confirm this has been completed. This will allow the Benefits Office to enroll your state benefits to USC timely.**

A transfer employee must:

- Complete the Insurance Eform assigned to them through [PeopleSoft](#)
- Elect the same coverage previously enrolled in with your former employer

A transfer employee's former employer must also:

- Complete the [USC Benefits Transfer DataForm](#)

### If You are a **Retiree enrolled in PEBA's State retiree insurance**

If you are a retiree returning to work in a benefits-eligible position, you will need to return to coverage under active group employee benefits with USC. Retirees returning to work in a benefits-eligible job should refer to the Retiree Group Insurance chapter of the [Insurance Benefits Guide](#), specifically the section, "Returning to Work in a Benefits-eligible Job" for more information.

## Open Enrollment

Open enrollment occurs annually from October 1 – October 31 and is an opportunity for subscribers to enroll, cancel or change health and vision plans, add or drop dependents, and/or cancel or decrease Optional Life insurance and/or Dependent Life Spouse coverage for the new plan year; subscribers make changes online via [MyBenefits](#). Open enrollment is also an opportunity to enroll or increase Optional Life and Dependent Life Spouse, which may require medical evidence of insurability. Lastly, subscribers can enroll/re-enroll\* online in MoneyPlus Spending Accounts (Medical Spending Account, Dependent Care Spending Account and Limited-use Medical Spending Account (via) [MyBenefits](#). Changes to dental plans can only be made during an odd enrollment year, e.g., 2023, 2025, etc. All changes during open enrollment are effective for the new plan year, January 1.

\*You **must** re-enroll in MSA, DCSA and LMSA during open enrollment for the new plan year, which is effective January 1.

## Special Eligibility Situations

A life event that allows an eligible employee to enroll in or drop coverage for himself and/or eligible family members outside of an open enrollment period.

To make a change:

- Contact the Benefits Office at 803-777-6650 (USC Columbia employees), or your [Campus Benefits Administrator](#) (all other campuses) within 30 days of your life event;
- Generally, upon notification, your benefits administrator can initiate an online transaction in [MyBenefits](#) for your review and approval.
- Supporting documentation may be required, e.g., a marriage certificate to add a new spouse to insurance.

To make a change, enroll or cancel MoneyPlus Accounts (MSA, DCSA, and/or LMSA):

- Complete the [Active Notice of Election](#) and submit it to your benefits administrator.

## Opportunities to Enroll or Make Changes to State Retirement Benefits

### Initial Enrollment – New Member\*

Eligible employees must enroll in state retirement benefits, or non-elect, if eligible, within 30 days of their eligibility. Upon receipt of your hiring document from the department, the USC Benefits Office will notify SC PEBA and you will receive an email to select a retirement plan electronically. Failure to select a plan within the 30 days will result in default into an applicable plan (SCRS or PORS), which is irrevocable.

\*Generally, transfer employees from another PEBA-participating employer cannot make changes to state retirement benefits at time of transfer to USC; however, a transfer employee will be required to enroll electronically with USC.

### Open Enrollment

Open enrollment for retirement programs occurs annually from January 1 – March 1 and is an opportunity for State ORP members to change investment providers. Additionally, State ORP members enrolled in the plan for at least 12 months, but no more than 60 months, can switch to SCRS – a traditional pension plan. The option to switch from State ORP to SCRS can only be executed once and is irrevocable. All changes during retirement open enrollment are effective April 1.

## Opportunities to Enroll or Make Changes to USC Supplemental Benefits

Eligible employees can apply within 30 days of their initial hire. You may be subject to medical underwriting and pre-existing condition clauses if applying outside of the initial enrollment period. The USC 403(b) Program is administered by the [Benefits Office](#). Questions about enrollment or changes should be directed to Benefits Office. You will need to contact the [Payroll Office](#) for 403(b) Program loans, hardship withdrawals, or plan distributions/rollovers, at 803-777-4227.

### Online Access to Your Benefits Information

<a href="#">MyBenefits</a> <b>SC PEBA Insurance</b>	<a href="#">Member Access</a> <b>SC Retirement Benefits</b>
<ul style="list-style-type: none"> <li>Review Statement of Benefits</li> </ul>	<ul style="list-style-type: none"> <li>Review Retirement Statement</li> </ul>
<ul style="list-style-type: none"> <li>Update Contact Information</li> </ul>	<ul style="list-style-type: none"> <li>Update Contact Information</li> </ul>
<ul style="list-style-type: none"> <li>Designate Beneficiary(ies) for Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Review Beneficiaries</li> </ul>
<ul style="list-style-type: none"> <li>Add newborn</li> </ul>	<ul style="list-style-type: none"> <li>Review Retirement Service and Projections</li> </ul>
<a href="https://hcm.ps.sc.edu/">https://hcm.ps.sc.edu/</a> <b>USC PeopleSoft</b>	<ul style="list-style-type: none"> <li>Apply for Retirement (SCRS or PORS)</li> </ul>
<ul style="list-style-type: none"> <li>Paychecks</li> </ul>	<ul style="list-style-type: none"> <li>Estimate Cost of Service Purchase</li> </ul>
<ul style="list-style-type: none"> <li>Personal and Enrollment Information</li> <li>Timesheet</li> <li>Absence</li> </ul>	<ul style="list-style-type: none"> <li>Request Service Purchase</li> </ul>
<a href="#">My Health Toolkit</a> <b>BCBSSC Health Insurance Subscribers</b>	<a href="#">Access Your Account</a> <b>South Carolina Deferred Compensation</b>
<ul style="list-style-type: none"> <li>Check Claims Status</li> </ul>	<ul style="list-style-type: none"> <li>Check Account Balance(s) and Activity</li> </ul>
<ul style="list-style-type: none"> <li>Retrieve Explanation of Benefits (EOB)</li> </ul>	<ul style="list-style-type: none"> <li>Change Investment Options</li> </ul>
<ul style="list-style-type: none"> <li>Check Balances for Annual Out-of-Pocket Maximums and/or Deductibles</li> </ul>	<ul style="list-style-type: none"> <li>Change Payroll Contribution(s)</li> </ul>
<ul style="list-style-type: none"> <li>Find a Participating Provider or Facility</li> </ul>	

Note: If you are a participant in a USC 403(b) plan(s), please review your check stubs.

### Contact Us

Contact your [campus benefit administrator](#) for assistance.