

# CORE BENEFITS FOR STATE EMPLOYEES

Click on the links for more information.

## Insurance Benefits

PEBA administers the state's employee insurance programs for South Carolina's public workforce. Learn more about the benefits available to employees below.

- [PEBA New Employees Webpage](#)
- [Newly employed checklist](#)
- [Health](#)
- [Prescriptions](#)
- [Dental](#)
- [Vision](#)
- [Life insurance](#)
- [Long term disability](#)
- [MoneyPlus](#)
- [Health Savings Account](#)
- [Adoption assistance](#)

## Retirement Benefits

PEBA administers several defined benefit plans, a defined contribution plan and a voluntary, supplemental retirement savings plan. Learn more about the benefits available to employees below.

- [South Carolina Retirement System](#) (SCRS)
- [Police Officers Retirement System](#) (PORS)
- [State Optional Retirement Program](#) (State ORP)
- [South Carolina Deferred Compensation Program](#) (401(k) and 457(b) Plans)

## Publications

- [Insurance Summary](#)
- [Select Your Retirement Plan](#)
- [Insurance Benefits Guide](#)
- [South Carolina Retirement System Member Handbook](#)

## Initial Enrollment Process

### Insurance

**Eligible** employees may refuse or enroll in state insurance benefits within **31 days** of their date of hire. Enrollment into insurance benefits is initiated through the university's HR/Payroll system in **Employee Self Service**. **You will receive an email notification to get you started.** If you do not complete enrollment documentation within **31 days** of your hire, **you will miss your opportunity for initial enrollment.** Your next opportunity to enroll will be during open enrollment (October for most benefits) or due to a qualifying life event, whichever occurs first.

### Retirement

**Eligible** employees have **30 days** from their date of hire or date of eligibility to make a selection in state retirement benefits. **PEBA will send an email notification to your work or personal email** that will prompt you to make your state retirement enrollment or non-membership selection.

# USC SUPPLEMENTAL BENEFITS

The [University of South Carolina](#) offers the following supplemental benefits. These benefits are employee paid through payroll deduction or automatic withdrawal from a bank account.

## ➤ **University Life/Long-Term Care Insurance**

Visit the [Trustmark website](#) for more information.

- A universal life insurance benefit in which the premiums are locked in at the purchase age.
- Includes a long-term care benefit – 4% of the death benefits per month.
- Available for employees, spouses, children, and grandchildren.
- You have **30 days** from your date of hire to enroll in these programs.

## ➤ **Short-Term Disability Insurance**

Visit the [Colonial Life website](#) for more information.

- Paycheck protection that pays if a policy holder is out on disability for sickness or injury.
- 90-day benefit with a 14-day elimination period.
- Benefit can be up to 60% of the employee's normal pay.
- Available for employees only.
- You have **30 days** from your date of hire to enroll in these programs.

## ➤ **Critical Illness/Cancer Insurance**

Visit the [Trustmark website](#) for more information.

- Lump sum benefit (\$5,000-\$30,000) for a critical illness diagnosis (heart attack, stroke, cancer + 28 other illnesses).
- Available for employees and spouses.
- You have **30 days** from your date of hire to enroll in these programs.

## ➤ **Accident Insurance**

Visit the [Colonial Life website](#) for more information.

- Pays benefit, in the event of an accident, based on a schedule of different events and treatments.
- Available for employees, employee and spouse, employee and children, or full family.
- You have **30 days** from your date of hire to enroll in these programs.

## ➤ **Auto and Home Insurance**

Visit the [Traveler's website](#) for more information, or call 800-842-5936 for a free quote.

- Automobile and homeowners insurance available at low competitive rates.
- Available for employees and members of their household.
- May purchase coverage at any time.

## ➤ **403(b) Program**

- The 403(b) Program is a tax-sheltered annuity plan sponsored by the University of South Carolina and has many providers to meet your individual retirement goals.
- To enroll, please see the [Quick Start Guide](#) to help you get started using the system. You may also watch this short video [[TIAA Retirement@Work v3 \(brightcove.net\)](#)] for a step-by-step visual guide using Retirement@work.
- You may contact The Retirement@Work phone contact center, managed by TIAA at 844-567-9090. They will be available for assistance with enrolling and managing your accounts weekdays, 8 a.m. to 10 p.m. (ET).