

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 a free quote with your employee discount or call 844-301-8759.

- Auto, home, condo and renters insurance available with USC employee discounts for employees and eligible household members.
- No down payment or service fees with convenient payroll deduction.
- Year-round application available.

➤ **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).