



Instructions for Enrolling in Health Insurance

Please read the information below before completing the [Carolina Rewards Orientation Worksheet \(CROW\)](#).

Employee Information

- Enter your legal name as it appears on your SSN Card.
- Enter the email address that you check most often. Upon receipt, the information will be entered into MyBenefits (SC Public Employee Benefits Authority (PEBA) Insurance Benefits' electronic enrollment system). An email will be sent by SC PEBA to ask you to review and approve the transaction. Failure to acknowledge this email and take action may result in a delay of enrollment and/or missed opportunity to elect benefits as a new employee.
- Enter the county of your mailing address.
- Enter the date you will report to work as a new employee in the Date of Hirefield.

Tobacco Certification

- If you enroll in a state health plan, you must certify your tobacco user status for yourself as well as all covered dependents.

Health Plan Election

- Spouse and children must be listed in Section 11 to be covered.
- Basic Life Insurance and Basic Long Term Disability are included automatically with Health Plan coverage, at no cost to you. Be sure to designate a beneficiary for Basic Life Insurance in Section 12. If you fail to designate a beneficiary, it will default to your estate.

Dental Plan Election

- Spouse and children must be listed in Section 11 to be covered.

Optional Life Insurance Election

Optional Life Insurance is a group term policy that is available to USC employees eligible for insurance benefits. If you elected to enroll into the State Health Plan or TRICARE Supplement Plan the university provides a free Basic Life Insurance policy to you, valued at \$3,000. Be sure to designate a beneficiary in Section 12.

- Newly eligible employees can enroll in Optional Life Insurance up to three times their annual base salary in \$10K increments. The maximum amount an employee can receive is \$500,000 regardless of salary.

For example, if your base salary is \$42K, you can elect up to \$120K (three times your salary in \$10K increments)

- Newly eligible employees may request a level greater than three times their annual base salary, up to \$500,000 with medical evidence of good health. Submit a [Statement of Health](#) form to MetLife, and submit an [Active Notice of Election \(NOE\)](#) form with the CROW to USC's Benefits Office. The Benefits Office will hold the NOE and CROW for approval from the life

insurance carrier. Call your Benefits Administrator for instructions.

For example, if your base salary is \$42K and you want to elect a total of \$300k (more than three times your base salary) you will need to submit a [Statement of Health](#) to MetLife and submit your CROW and PEBA's [Active Notice of Election \(NOE\)](#) to the Benefits Office.

The effective date for the higher level will be the first of the month after approval. Contact the Benefits Office at 803-777-6650 to assist with the evidence of insurability process.

- If you select to pay premiums with post-tax dollars in Section 1 of the CROW, you may apply for additional coverage, up to the maximum, throughout the year by submitting a completed Statement of Health form to MetLife. The effective date for the higher level will be the first of the month after approval.
- For employees age 70 and older, PEBA's system will convert the amount and the premium to the age 70 level, which you will be able to review in MyBenefits.
- [Premiums](#) are based on your age as of the previous December 31.

Dependent Life Spouse Insurance

If you enroll in Optional Life Coverage, you may elect more than \$20K in Dependent Life Spouse Coverage with medical evidence of good health, but no more than \$100K and not to exceed 50% of your level of Optional Life Coverage. Follow the same procedures as outlined under Optional Life, above, for submitting evidence of insurability and notice of election for the total amount of coverage requested.

- You may not cover a former spouse in Dependent Life Spouse Coverage.
- You are the beneficiary.
- [Premiums](#) are based on your spouse's age as of the previous December 31.

Dependent Life Child(ren) Insurance

You can elect Dependent Life/Child(ren) for any of your eligible children. Children ages 19-24 must be full-time students or certified as incapacitated to be eligible for Dependent Life. Children older than 24 must be certified as incapacitated to be eligible for Dependent Life.

- If your spouse is also a state employee, you cannot both cover the same child.
- You are the beneficiary for all covered children.

Supplemental Long Term Disability (SLTD)

[Premiums](#) are based on your age as of the previous January 1 and salary as of your date of hire. PEBA is notified of salary changes annually and premiums are adjusted each January 1 based on salary as of the previous October.

If enrolling in the State Health Plan or TRICARE, Supplemental Long Term Disability is in addition to Basic Long Term Disability that USC provides at no cost to you.

Dependent Coverage Information

1. List your spouse's information first - REQUIRED. Because of coordination of benefits, your spouse's information is required even if the spouse is not covered.
 - Indicate whether the spouse is also a state employee covered by a participating employer.
 - All requested information is required, including spouse's birthdate.
 - List the given legal name as it will appear on a claim.
 - Relationship: list as wife, husband, ex-wife, ex-husband to indicate gender. **Do not enter**

“spouse.”

- [Supporting documentation](#), e.g., marriage license, **must be attached to the USC CROW.**

2. List all children to be covered. If not listed, they will not be covered.

- Follow the same procedure for children as for the spouse.
- List the legal name as it will appear on a claim.
- Relationship: list as son, daughter, niece, nephew, etc., to indicate gender. **Do not enter “child.”**
 - If child is older than 19 and enrolled in Dependent Life-Child, indicate whether a full-time student or incapacitated. If incapacitated, complete an [Incapacitated Child Certification Form](#) and return it with the paperwork.
 - If child is age 26 or older, child can only be covered if incapacitated. Check incapacitated on the USC CROW Form and complete the [certification process](#).
- [Supporting documentation](#), e.g., birth certificate, **must be attached to the USC CROW.**

Beneficiary Designation

- List a beneficiary for Basic Life, if health coverage is elected.
- List a beneficiary for Optional Life, if this coverage is elected.
- List each beneficiary’s full legal name.
- List relationship as wife, husband, daughter, son, etc. Do not list “spouse” or “child.” An estate or trust has no relationship.
- Indicate whether each beneficiary is a primary or contingent beneficiary. Otherwise, all listed beneficiaries will be considered primary.

MONEYPLUS ENROLLMENT

In addition to health insurance, if you are enrolling in a health savings account, or spending account(s), please follow the enrollment instructions below to complete the MoneyPlus enrollment form:

The **Health Savings Account (HSA)** is only available to employees enrolled in the State’s Savings Plan, a qualified high deductible health plan.

- To participate in an HSA, you must:
 - Enroll in the State’s Savings Plan, a high deductible health plan;
 - Complete section 10-C of the CROW form.
 - Open an [HSA bank account online with Central Bank](#) to receive your contributions. The State of SC “Offer Code” should be pre-populated with HSA9892509.

Note: If both spouses contribute to an HSA, and one of them has family coverage (employee + spouse, employee + child(ren) or full family coverage), the combined HSA contributions cannot exceed the IRS-allowed limit for family coverage. If both spouses have single coverage (employee-only coverage), each may contribute up to the IRS-allowed limit for single coverage.

In order for a new employee to sign up for a **Limited-Use Medical Spending Account (LMSA)**, you

must also enroll in the State's HSA. The LMSA can only be used for out of pocket dental and vision care expenses that are not covered by the Savings Plan.

- To participate in a LMSA, you must:
 - Enroll in the State's HSA;
 - Complete section 10-A of the CROW form.

Medical Spending Account (MSA) is used to reimburse out-of-pocket medical expenses that are incurred by you and/or your eligible dependents during the plan year.

- To participate in MSA, you must:
 - Complete section 10-B of the CROW form.

Dependent Care Spending Account (DCSA) is used to reimburse dependent care expenses that are typically incurred while an employee is working, such as day care services and after school care.

- To participate in DCSA, you must:
 - Complete section 10-D of the CROW form". If you are a **Highly Compensated Participant** (earns \$125,000 or more) and electing DCSA, you can only set aside **up to \$1,700 annually to pay dependent-care expenses.**

ADDITIONAL INSURANCE PROGRAMS AT USC

If you would like to supplement state insurance benefits with [voluntary insurance programs](#) offered at USC by Colonial Life Insurance, please follow the instructions below:

- To enroll in [Cancer Coverage](#), complete the [enrollment form](#).
- To enroll in [Hospital Confinement Coverage](#), complete the [enrollment form](#).
- Complete the [HIPAA UW Authorization](#).
 - **Mail the enrollment form(s) and HIPAA Authorization directly to Colonial Life Insurance:** Colonial Life Enrollment
ATTN: Ian Schumpert
201 Caughman Farm
Lane Lexington, SC
29072
 - Do not send a copy to the USC Benefits Office.
- Complete the [Authorization for Payroll Deduction](#) form and return it to your HR Contact to be scanned to the Benefits Dropbox with the rest of your benefit enrollment documents.

OTHER IMPORTANT INFORMATION - READ CAREFULLY

- Please be sure to read the [Notice of Special Enrollment Rights](#) which contains important information regarding special enrollment opportunities.
- Additionally, [Employee Rights and Responsibilities](#) contains important information regarding the Family and Medical Leave Act (FMLA).
- **If you elect State Health Insurance:**
 - The carrier generates the health ID card(s) and they will be sent to the address you

provided on the Carolina Rewards Orientation Worksheet.

- **If you elect State Dental Insurance:**

- A State Dental Plan ID card will be issued to you from the USC Benefits Office. Upon receipt, write your BIN on the card. The [BIN](#), or Benefits Identification Number, is issued by SC PEBA. The dental plus carrier will mail ID cards directly to you, if elected.