

MUSC Physicians
Temporary Layoff Benefit Guidelines
Effective Date: 04/08/2020

Benefit	Explanation
<p>Dental</p> <p>Delta Dental of South Carolina Website: www.deltadentalsc.com Customer Service: 1-800-335-8266 Download the Delta Dental mobile app, available for Android and Apple devices. Provides access to coverage detail, eligibility, ID cards and claims summary.</p>	<p>Care Team Members who are on Temporary Layoff will continue to be eligible for Dental Insurance based on their FTE level before the Temporary Layoff. Any premiums missed will be held in arrears to be repaid when the Care Team Member returns to regular employment.</p>
<p>Employee Assistance Program (EAP)</p> <p>MUSC EAP 1-843-792-2848 Confidential Email: EAP-info@musc.edu Website: www.musc.edu/eap</p> <p>Regional Health Network EAP 1-888-628-4824 Website: www.GuidanceResources.com User Name = LFGsupport; Password = LFGsupport1</p>	<p>MUSC EAP is a free and confidential service to help employees and their families with a wide range of problems.</p> <p>For our Care Team Members that are located at the Regional Health Network sites, EAP is available through Lincoln Financial.</p>
<p>Employer Provided Life Insurance</p> <p>Lincoln Financial Customer Service: 1-877-275-5462</p> <p>First Time User must register using Company Code: MUSCP</p>	<p>Care Team Members who are on Temporary Layoff will continue to be eligible for employer provided life insurance based on their FTE level before the Temporary Layoff.</p>
<p>FSA – Dependent Care</p> <p>MedCost Website: www.medcost.com/mymedcost Customer Service: 1-800-795-1023 Group Number: 7131 Download the MedCost mobile app.</p>	<p>Care Team Members enrolled in the FSA Dependent Care product who are on Temporary Layoff, may use COVID19 as a “qualifying event”, and will have the option to decrease or stop their contributions. Care Team Member will need to submit a letter to Benefits and complete a Change/Cancellation Form. Care Team Members that chose this option will have the opportunity to reenroll when they return to regular employment status.</p>
<p>FSA - Medical</p> <p>MedCost Website: www.medcost.com/mymedcost Customer Service: 1-800-795-1023 Group Number: 7131 Download the MedCost mobile app.</p>	<p>Care Team Members who are on Temporary Layoff and enrolled in the Medical FSA will be able to continue use of their FSA card. Any contributions missed will be held in arrears to be repaid when the Care Team Member returns to regular employment.</p>
<p>ID Theft Protection</p> <p>Legal Shield Website: www.LegalShield.com Customer Service: 1-800-654-7757</p>	<p>Care Team Members who are on Temporary Layoff and enrolled in the ID Theft protection will be contacted by Legal Shield for any missing premiums.</p>
<p>Medical/Rx</p>	<p>Care Team Members who are on Temporary Layoff will continue to be eligible for Health Insurance/Prescription</p>

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MedCost Website: www.medcost.com/mymedcost Customer Service: 1-800-795-1023 Group Number: 7131 Download the My MedCost mobile app for easy access to your digital ID card, claims status, etc.	Coverage based on their FTE level before the Temporary Layoff. Any premiums missed will be held in arrears to be repaid when the Care Team Member returns to regular employment.
Pet Insurance Nationwide Pet Insurance Website: www.petsnationwide.com Customer Service: 1-877-738-7874	Nationwide will reach out to Care Team Member directly regarding any missing premiums.

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<p>Retirement Plan</p> <p>Milliman Website: www.millimanbenefits.com Customer Service: 1-866-767-1212 Download the Milliman Mobile Benefits App.</p>	<p>Distribution and loan relief to “qualified individuals,” meaning either:</p> <p>Participants (or their spouses or dependents) who have been diagnosed with coronavirus disease or</p> <ul style="list-style-type: none"> • Participants who have experienced adverse financial consequences due to the virus resulting from: being quarantined, or temporarily laid off, • Having their work hours reduced, • Being unable to work due to lack of child care; or • Closing or reducing hours of a business they owned or operated. <p>Coronavirus Related Distributions:</p> <ul style="list-style-type: none"> • Permits in-service hardship distributions up to \$100,000 during the period January 1, 2020 to December 31, 2020 based on vested balance. • Waives the 10% early distribution penalty • 20% federal income tax withholding can be ignored. • Distribution can be repaid to plan within three (3) years to gain tax-free roll-over treatments. • Must certify that you are a “qualified individual.” • Qualified individuals will be able to recognize personal income for federal taxes attributable to the distribution over the 3-year period beginning with the year the distribution would otherwise be taxable, effectively spreading taxation over 3 taxable years. Please note that State taxation of such distributions is unclear at this time. <p>Delay of Plan Loan Repayments:</p> <ul style="list-style-type: none"> • Applies to existing or new loans on or after enactment of the CARES Act. • Permits a delay of up to one (1) year for making loan repayments with due dates that fall between date of enactment of the CARES Act through December 31, 2020. • Any subsequent repayments will be adjusted to reflect the delay in the due date and any interest accrued during the delay. <p>Increased Limit on Plan Loans: Applies to loans made during the 180-day period beginning on the enactment of the CARES Act.</p> <p>Permits plan loans up to the lesser of:</p> <ul style="list-style-type: none"> • 100% of the participant’s account balance (double the normal 50% limit), or • \$100,0000 (double the normal \$50,000 limit)

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<p>Vision</p> <p>EyeMed – Insight Network Customer Service: 1-866-804-0982 Download the EyeMed Members app. Provides access to benefit plan details, electronic ID card, special offers and discounts.</p>	<p>Care Team Members who are on Temporary Layoff will continue to be eligible for Vision coverage based on their FTE level before the Temporary Layoff. Any premiums missed will be held in arrears to be repaid when the Care Team Member returns to regular employment.</p>
<p>Short Term Disability</p> <p>Lincoln Financial Website: https://www.mylincolnportal.com Customer Service: 1-888-408-7300</p> <p>First Time User must register using Company Code: MUSCP</p>	<p>Care Team Members who are on Temporary Layoff and enrolled in the Short Term Disability product will be able to continue use of the benefit based on the plan. Any contributions missed will be held in arrears to be repaid when the Care Team Member returns to regular employment.</p>
<p>Long Term Disability</p> <p>Lincoln Financial Website: https://www.mylincolnportal.com Customer Service: 1-888-408-7300</p> <p>First Time User must register using Company Code: MUSCP</p>	<p>Care Team Members who are on Temporary Layoff will continue to be eligible for the employer provided Long Term Disability coverage based on their FTE level before the Temporary Layoff.</p>
<p>Voluntary Life Insurance</p> <p>Lincoln Financial Website: https://www.mylincolnportal.com Customer Service: 1-877-275-5462</p> <p>First Time User must register using Company Code: MUSCP</p>	<p>Care Team Members who are on Temporary Layoff will continue to be eligible for Voluntary Life Insurance based on their FTE level before the Temporary Layoff. Any premiums missed will be held in arrears to be repaid when the Care Team Member returns to regular employment.</p>
<p>MUSC Physicians Human Resources Department muscpbenefits@musc.edu - muscphysicianshr@musc.edu</p> <p><u>Care Team Members will be required to complete the Missed Payroll Deduction Authorization Form and return the form to muscpbenefits@musc.edu.</u></p>	



Missed Payroll Deduction Authorization

I understand that upon my return to work from temporary layoff, all missed payroll deductions will be withheld from my paycheck. It is my responsibility to inquire as to the total amount of arrears that have accrued, if I wish to know in advance. If I do not return to work from my leave, I authorize any and all accrued payroll deductions to be deducted from my final paycheck.

Please email the completed form to muscbenefits@muscd.edu.

9 DIGIT EMPLOYEE NUMBER

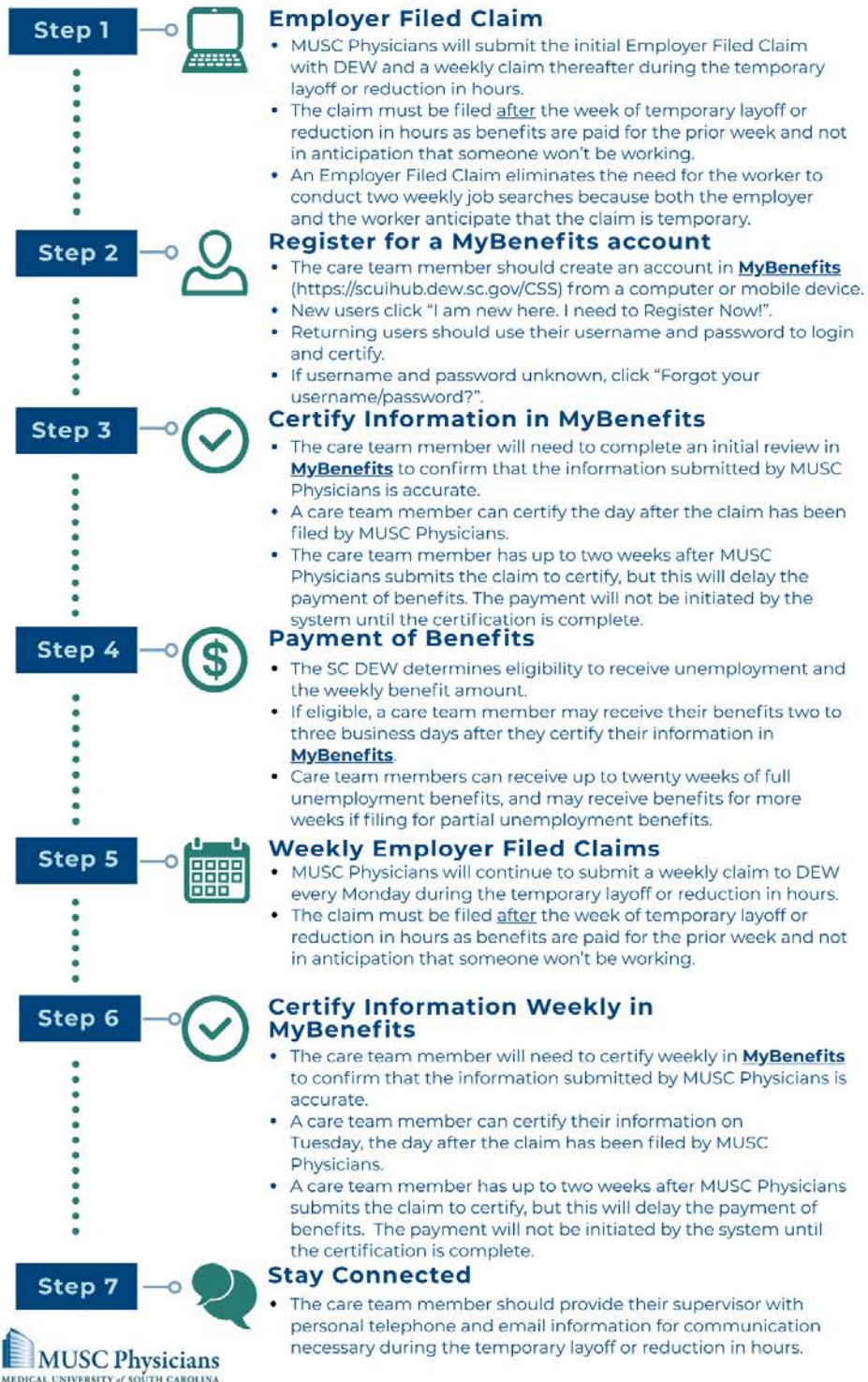
PRINT NAME

EMPLOYEE SIGNATURE

DATE

Resources for Unemployment Benefits

Care team members affected by a temporary layoff or reduction in hours due to COVID-19 are eligible to apply for unemployment benefits with the SC Department of Employment and Workforce (DEW).



Contact Information

SC Department of Employment and Workforce (DEW)
www.dew.sc.gov/covid-hub
☎ 866-831-1724

MUSC Physicians Human Resources
<https://horseshoe.musc.edu/human-resources/muscp>
☎ 843-876-5800 ✉ muscphysicianshr@musc.edu