

Your 2025 Benefits Options



The *Insurance Summary*, available at www.peba.sc.gov provides more detail about your benefits options, including eligibility, when you can enroll and premiums.



Health

The MUSC Health Plan is a PPO plan in which there is a network of hospitals, doctors, and service providers that agree to specific discounted fees. While you may use any provider for care, typically your costs are less when you receive services in-network. If you receive services at an approved MUSC Health Plan provider, your out of pocket expenses will be less than if you visit an in-network or out of network provider. The MUSC Health Plan is a hybrid to the State Standard Plan which has higher premiums and lower deductibles. The State Savings Plan is a high deductible health plan and is only available to grandfathered employees. This plan is not available to new hires. The TRICARE Supplement Plan provides secondary coverage to TRICARE for current military community members.



Dental

You have two options for dental coverage. Dental Plus pays more, and has higher premiums and lower out-of-pocket costs. Basic Dental pays less, and has lower premiums and higher out-of-pocket costs. Changes to existing dental coverage can be made only during open enrollment in odd-numbered years.



Vision

Good vision is crucial for work and play. It is also a significant part of your health. An annual eye exam can help detect serious illnesses. You can have an exam once a year and get either frames/lenses or contacts.



Life insurance

You are automatically enrolled in Basic Life insurance at no cost if you enroll in health insurance. This policy provides \$3,000 in coverage. You'll also get a matching amount of Accidental Death and Dismemberment (AD&D) insurance. You may elect more coverage for yourself, your spouse and/or children through Optional Life and Dependent Life coverage.



Long term disability

You are automatically enrolled in Basic Long-Term Disability at no cost if you enroll in health insurance. The maximum benefit is \$800 per month. You may elect Supplemental Long-Term Disability coverage for added protection.



MoneyPlus

Are you leaving money on the table? MoneyPlus is a tax-favored accounts program that allows you to save money on eligible medical and dependent care costs. You fund the accounts with money deducted pretax from your paycheck. If you are a MUSC Health Plan member, you can use a Medical Spending Account (MSA) to pay for eligible medical expenses, including copayments and coinsurance. Anyone can use the Pretax Group Insurance Premium feature and Dependent Care Spending Account.