

## Things to Think About from a Benefits Perspective During the COVID-19 Pandemic

- [MUSC Health Virtual Care](#) is an easy way to be treated for common conditions through online, non-video, interviews and video interview. Online care on your schedule by MUSC doctors and providers. Online visits are free to MUSC employees. No appointments, no wait time and accessible 24/7 for the whole family. If you are concerned about coronavirus (COVID-19) or experiencing respiratory or flulike symptoms such as fever and/or cough, MUSC recommends you speak to an online virtual care provider. Virtual COVID-19 screenings are free. Just use the code COVID19 when you [log in](#).
- [MUSC EAP](#) offers employees and their families free, short term counseling on a range of topics. An operator is available 8:30am-5:00pm, sessions are by appointment only. Contact: Jeni Bowers-Palmer [bowersj@musc.edu](mailto:bowersj@musc.edu) 843-792-2848. EAP is offering phone and telehealth counseling. You can also visit [MUSC EAP online](#) to schedule an appointment.
- Employees should review their insurance plans and ensure beneficiary information is up to date. Employees are able to review their PEBA plan elections through [MyBenefits](#). Employees enrolled in Basic Life and Optional Life Insurance may update their beneficiary information through MyBenefits. Employees may log into their [Blue Cross Blue Shield](#) account for health and dental plan details and information. For vision plan information, employees may log into their [EyeMed](#) account. For prescription plan information, employees may log into their [Express Scripts](#) account.
- Your Optional Life insurance benefits include access to [MetLife Advantages](#)—a comprehensive suite of valuable services for support, planning and protection when you need it most at no cost to you. Employees and their spouses are provided with unlimited face-to-face or telephone meetings with an attorney for will preparation services and estate resolution services. For more information, call Hyatt Legal Plans at 800.821.6400, 8 a.m. to 7 p.m., Monday-Friday and advise the Client Service Representative that you are with PEBA (group number 200879) and provide the last four digits of your Social Security number.
- Employees enrolled in the South Carolina Retirement Systems or the Police Officers Retirement Systems may review account information and change beneficiary information through [Member Access](#). Members must complete an [Active Member Beneficiary Form](#) (Form 1102) or [Beneficiary/Trustee Designation Form](#) (Form 1103) if they choose to designate any of the following as their beneficiary: Trust, Entity, Charity, or Organization. Employees enrolled in the Optional Retirement Program may update their Incidental Death Beneficiary through Member Access. Please note, if beneficiaries do not have a social security number, the updates must be completed using the [1102 form](#) for PORS and SCRS account or incidental death benefit or [1106 form](#) for ORP incidental death benefit only. To update ORP account beneficiaries, employees will need to contact their vendor. Vendor contact information can be found under the State Retirement Plans heading on our [University Benefits Contact webpage](#).

- Employees enrolled in the [ASI Flex](#) Dependent Care Spending Account may be able to make changes to their account. Employees may change or stop contributions to their Dependent Care Spending Accounts provided they have a change in cost from a provider other than a relative and a change in coverage. Participants whose day care providers are closed during this time or who have decided to remove their dependents from day care can make a prospective change to or stop their DCSA contributions. Participants must request this change within 31 days of the event, and the change must be consistent with the event. Also, participants may change their contributions again later if circumstances change such as a day care provider reopening. Please contact your Benefits Administrator at [benefits@musc.edu](mailto:benefits@musc.edu) with any questions.
- For updates regarding your Flexible Spending Accounts, please visit [ASI Flex's website](#) or review the [ASI Flex COVID-19 FAQs](#).
- Participants in the 401k, 457, or the 403b may be able to access funds due to a hardship caused by COVID-19. Participants that are impacted by the coronavirus may take a retirement plan/account withdrawal through December 31, 2020 without the 20% mandatory federal tax withholding or 10% early withdrawal penalty. Participants that are impacted by the coronavirus may take a loan from their retirement accounts. These include adverse financial consequences due to being quarantined, furloughed, laid off or having work hours reduced; being unable to work due to a lack of childcare; or closing or reducing hours of a business owned or operated by the individual. Participants will need to contact their retirement vendor for more details. Vendor contact information can be found under the Supplemental Retirement Plans heading on the [University Benefits Contact webpage](#).

Please contact the University Benefits Department at [benefits@musc.edu](mailto:benefits@musc.edu) with any questions.