

Benefits Department- Leaving Employment FAQs

- 1) Q: What should I do if I am leaving employment or I am terminated from employment?

A: Employees leaving MUSC should contact their benefits administrator via email or phone to discuss benefit options upon separation of employment. Benefit contacts are listed in the MUSC [University Benefits website](#). Employees and faculty members can review an Exit Checklist at the end of their employment.

- 2) Q: Is there an exit interview to complete?

A: Employees should complete a confidential exit interview via the [on-line exit survey](#) prior to leaving employment. Note, this is separate from the exit checklist mentioned above.

- 3) Q: When will my insurance benefits end?

A: Insurance benefits will end on the first (1st) of the following month after you leave employment with MUSC.

- 4) Q: Will I receive a payout for annual leave when I separate employment or retire?

A: Remaining annual leave, not to exceed 360 hours (45 days), will be paid to the employee upon separation or retirement. The employee may choose a cash payout or to defer a portion pre-tax to a MUSC approved supplemental retirement plan. For more information, refer to HR Policy 18: Annual Leave.

- 5) Q: Will I receive a payout for sick leave?

A: No, sick leave is not paid out. Employees who leave employment are not eligible for unused sick leave. However, employees who retire under the SCRS traditional plan (Class II members) may apply up to 720 hours of unused sick leave toward their retirement service credit. Class II members are state employees who have earned service credit in SCRS prior to July 1st, 2012. Sick leave cannot be used to qualify a participant for retirement. Class III SCRS members are not eligible to use sick leave towards their retirement eligibility. Class III members are state employees who have earned service credit in SCRS after July 1st, 2012.

- 6) Q: Can I continue my health insurance after I leave employment?

A: You may continue health, dental, and vision coverage for you or any dependents covered at the time you lose coverage for up to 18 months; however, you are required to pay the full cost of the monthly premiums plus 2%. The Benefits Office will send you a COBRA notice that includes the enrollment form and rates.

- 7) Q: When will I receive my COBRA packet to continue my insurance benefits after I leave employment?

A: The COBRA packet is mailed to an employee within 14 days of the date that the Benefits Office is notified of a qualifying event. The law requires that this packet be sent by mail to the last known address of the employee. This packet will include an official notice, enrollment form, and current premiums. An eligible individual has 60 days from the date of the notice to elect COBRA coverage, which is effective retroactive to the last day of coverage. The individual then has an additional 45 days from the date of COBRA election to make the first premium payment, made payable to the Public Employee Benefits Authority (PEBA). If you have additional questions regarding your COBRA benefits paperwork, please call PEBA directly at 888-260-9430. Once you leave employment PEBA becomes your Benefits Administrator.

8) Q: When will my annual leave be paid?

A: Contact the Payroll Department at 843-792-2191 to inquire about when your annual leave will be paid out. Annual leave payout depends on when your department submits your termination notification to the Payroll Department and it is approved. Payroll will have to wait until the next eligible payroll period to pay out your annual leave balance.

9) Q: I have the PEBA ORP (Optional Retirement Program) retirement plan, what should I do to withdraw from my ORP account or roll over funds upon separation?

A: You should contact my ORP representative. Refer to the [Benefits contact list](#) for contact information. Employees are 100% vested at the time of hire. You may leave your funds with the vendor or request a distribution upon separation of service. If you request a distribution/refund, your vendor is required to withhold federal taxes of 20% on any taxable portion and state taxes may also apply; if you are under age 59 ½ a 10% early withdrawal penalty will be applied. You may roll the funds to an eligible retirement plan to avoid the tax penalties. You should confirm with your vendor if there are other restrictions on distributions from my account. You should contact your vendor for distribution forms and forward forms once completed from my vendor to your Benefits Administrator in the HR Benefits Office to sign off on the withdrawal form. You will be responsible for forwarding your withdrawal forms to the vendor for processing.

10) Q: I have the SCRS (South Carolina Retirement System) or PORS (Police Officer Retirement System), how can I request a refund?

A: By law, Public Employee Benefits Authority (PEBA) must wait 90 days following your last day of employment before processing an application for a refund from my plan. If you request a refund, you will receive only your contributions plus any interest that has posted to my account. PEBA is required to withhold federal taxes of 20 percent on any taxable portion and state taxes may also apply; if you are under age 59 ½ a 10% early withdrawal penalty will be applied. You may roll the funds to an eligible retirement plan to avoid the tax penalties. You may also leave the funds on deposit with PEBA to retain your years of service. The Refund Request form is located on the [PEBA website](#) or may be obtained by calling 888-260-9430. You can also log into [Member Access online](#) and request a refund.

11) Q: If I have a supplemental retirement plan (i.e. 401k, 457, and/or 403b), how do I withdraw my funds from these accounts?

A: If you have a supplemental retirement account, you will need to contact the vendor to withdraw or rollover your funds into another qualified retirement account. Vendor contact information can be found on our [website](#).

12) Q: Will I have access to my MUSC email, MyRecords and network after I leave employment?

A: No, your MUSC access will be disabled by IT department once your term notification is processed and approved.

13) Q: How do I receive my W2 and 1095-C for the following year?

A: Your W2 and 1095-C will be mailed to the last address on file for the following year. Please contact the Payroll Department at 843-792-2191 for any questions related to W2s and the 1095-C. You will not have electronic access to print out your W2 online. Any change in address, please contact HR records at hrpersonnelrecords@musc.edu.

14) Q: What should I do if I am transferring to another state agency or quasi state?

A: You should note that you are a transfer in your resignation notice. Your benefits will be transferred in electronic benefits system (EBS) to another state group and not be terminated. An employee is considered a transfer if there is less than 15 calendar days break in service. As per PEBA rules, you must keep the same benefits that you were enrolled in with your previous state employer.

15) Q: How much notice do I need to provide my supervisor if I am planning to leave MUSC University?

A: As per policy 39, employees who resign in good standing should submit their resignations in writing to their supervisors with a minimum of two (2) weeks' notice for non-exempt (hourly paid) employees or thirty (30) days' notice for exempt (monthly paid) employees.

When foreseeable, Human Resources encourages employees to submit their resignation as early as possible to provide ample time to complete the exit process. This will also provide sufficient time to begin the recruitment process to identify a replacement.

16) Q: What should I do if I wish to transfer my annual and sick leave hours to another SC state, quasi state, MUHA or school district agency?

A: Consult with Monique Robinson at 843-792-7225 or robinsmo@musc.edu for further assistance. Please also refer to following rules below when transferring to another SC state, quasi state, MUHA or school district agency:

- Research grant (non-FTE) employees: **RG** (non-FTE) employees **must** be paid out their unused annual leave balance not to exceed 360 hours (45 days) and **forfeit** their unused sick leave balance.
- MUSC-Physicians: MUSC-P is **not** a state, quasi-state or school district agency; therefore, FTE **must be** paid out their unused annual leave balance not to exceed 360 hours (45 days) and **forfeit** their unused sick leave balance.
- SC MUHA Agency: FTE employees **must** be paid out their unused annual leave balance not to exceed 360 hours (45 days); however, **may** have their unused sick leave balance not to exceed 1,440 hours (180 days) transferred, provided they follow MUHA guidelines. **Note**: MUHA **accepts** sick leave from **RG** (non-FTE) employees, provided they follow MUHA guidelines.
- SC Quasi State Agency: FTE employees **must** be paid out their unused annual leave balance not to exceed 360 hours (45 days); however, **may** have their unused sick leave balance not to exceed 1,440 hours (180 days) transferred. **Note**: SC Ports Authority is a quasi-state agency; however, effective October 1, 2018, they no longer accept sick leave; therefore, SLB **must** be **forfeited**.
- School District agency: FTE employees **must** be paid out their unused annual leave balance not to exceed 360 hours (45 days); however, **may** have their unused sick leave balance not to exceed 1,440 hours (180 days) transferred, provided there is not a break in service.
- SC State Agency: FTE employees **may** transfer their unused annual leave balance not to exceed 360 hours (45 days) and their unused sick leave balance not to exceed 1,440 hours (180 days), provided there is not a break in service.

17) Q: Am I eligible for Unemployment Insurance benefits?

A: If you have lost your job through no fault of your own, you may be eligible to receive Unemployment Insurance (UI) benefits from the South Carolina Department of Employment and Workforce. For information about eligibility and the claims process, go to <https://dew.sc.gov/individuals/apply-for-benefits> or call, toll free, 1-866-831-1724 and press option 3 to speak with a live representative weekdays between 8 am and 4 pm.

18) Q: What do I do with any badges or equipment that I may have in my possession?

A: You are responsible for returning any and all University property in your possession on or before your last day of employment including any badges, keys, equipment, supplies, uniforms or training materials. You may return this information to your supervisor, Human Resources, or Public Safety.