

**2022 MUSC/MUSCP Faculty Member Benefits Comparison**

Benefit	Medical University of South Carolina			MUSC Physicians		
	Benefit provided by MUSC	Carrier	Eligibility and Enrollment	Benefit Provided by MUSCP	Carrier	Eligibility and Enrollment
Health / Dental Insurance	1 Health Plan for New Employees* & 2 Dental Plans	Health: MUSC Health Plan Dental: BCBS Basic Dental & Dental Plus	Effective 1st of the month after hire date. Employees pay premium after employer contributions. *(Savings enrollees grandfathered 1/1/14) Must enroll within 31 days of date of hire or annually during October enrollment.	Not applicable	Not applicable	Not applicable
Vision	The Vision plan offers discounts on extra pairs of eyeglasses, contact lenses, and LASIK and PRK vision correction	State Vision plan with EyeMed	State vision plan effective 1st of month after hire date. Must enroll within 31 days of date of hire or annually during October enrollment.	Not applicable	Not applicable	Not applicable
Employer Retirement Plan	401(a): SCRS (Defined Benefit) --or-- ORP (Defined Contribution)	SC PEBA Retirement --or-- ORP: Mass Mutual, VOYA, TIAA, AIG Retirement	You have 30 days from hire date to select a plan. Election of SCRS is irrevocable, may switch from ORP to SCRS during designated time. 9.0% pre -tax contribution of MUSC salary.(eff 7/1/17)	401(a) Defined Contribution Plan. MUSCP Contributes 5% of \$0 - \$40,000, then 8% of \$40,001 - \$80,000, then 15% of \$80,000 - \$250,000 Maximum Contribution \$30,700	Milliman	Automatic enrollment. Employee must select an investment election and name a beneficiary online any time after date of hire. Fully vested after five years of service. <a href="http://www.millimanbenefits.com">www.millimanbenefits.com</a>
Group Life Insurance	\$3,000 Basic Life and \$3,000 AD&D (under age 70) \$1,500 Basic Life and \$1,500 AD&D (age 70 and over)	MetLife	Effective 1st of the month after hire date. Benefit is automatic with enrollment in a state health insurance program. Employer pays premiums.	\$250,000 (premium paid by MUSCP, taxes paid by employee)	This is a group term policy with Lincoln Financial.	Automatic enrollment. Coverage at no cost to the employee. <a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a> . Employee must name a beneficiary online.
Optional Term Life Insurance	Guaranteed issue as a new hire. Any increment of \$10,000 up to 3x base MUSC salary, rounded down to the nearest \$10,000. Up to \$500,000 with approval of medical evidence.	MetLife	You must enroll within 30 days from date of hire for guaranteed issue. Increases may only be made during Annual Enrollment with approval of medical evidence(w/pre-tax feature).	Employee can purchase up to \$200,000 at guaranteed issue up to \$2,075,000 with proof of insurability.	Lincoln Financial	Employee must enroll within 60 days from date of hire. <a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a>
Dependent Life Insurance	Spouse : Guaranteed \$10K or \$20K as a new enrollee; maximum of \$100,000 or up to 50% of employee's coverage with approval of medical evidence Child : \$15K per child; \$1.26/mo flat premium	MetLife	Guaranteed issue for spouse life w/in 30 days from date of hire. Increases made be made throughout the year with approval of medical evidence. Child life may be added throughout the year w/o medical evidence.	Spouse : Can purchase up to \$250,000 (\$50,000 Guaranteed Issue) Child(ren): \$10,000	Lincoln Financial	Employee must enroll within 60 days from date of hire. <a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a>

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Basic Long Term Disability Insurance	62.5% of base salary, up to \$800/mo after a 90 day waiting period	The Standard	Benefit is automatic with enrollment in a state health insurance plan. Employer pays premiums.	60% of combined MUSCP, MUSC, VA salary; up to \$10,000/month after a 180 day waiting period	Lincoln Financial	Automatic enrollment. Employer funded plan. www.mylincolnportal.com
Supplemental Long Term Disability Insurance	Premium based on salary & age: 65% of MUSC base salary, up to \$8,000/month; can elect a 90 or 180 day waiting period(benefit offset by UMA benefits & other income)	The Standard	Guaranteed issue w/in 31 days from date of hire without ME. May be added w/ approval of medical evidence throughout the year.	Available for employees who earn over \$200,000, up to \$5,000 per month; considered on an individual basis	UNUM	Enrollment form mailed to employee's home. Must apply within 90 days from date of hire. Enrollment form must be submitted to UNUM.
Supplemental Retirement Plans	403(b), Traditional or Roth 401(k), and Traditional or Roth 457. IRS contribution limits: \$20,500 max to a 457 and additional \$20,500 to a 403(b)/401(k) combined. IRS Limit increases to \$27,000 if age 50 and over.	403(b)Mass Mutual, MetLife, TIAA, VALIC , Fidelity --or-- 401(k) and 457 w/ Empower Retirement	Plans can be started year-round. Employee contributions only. Please contact MUSC HR for enrollment instructions.	403(b) Traditional or Roth. \$20,500 max annual contribution to a 403(b)/401(k) combined. \$27,000 if age 50 and over.	Milliman	Employee can enroll online any time after date of hire. Contributions and investment elections can be changed anytime. www.millimanbenefits.com
	Faculty can maximize their supplemental retirement contributions by contributing the annual limit to the 457 and a separate annual limit for the 403(b)/401(k). An employee's total MUSC and MUSCP contributions count towards the max. The employer retirement plan contributions to the 401(a) do not count towards the limits for the supplemental retirement plans.					
Flexible Spending Plans	<i>Medical Spending</i> : Contribution maximum \$2,850; \$2.32 fee/month <i>Dependent Care</i> : Contribution maximum \$5,000; \$2.32 fee/month <i>Health Savings</i> : Eligible to continue contributing if already enrolled in State Savings Plan; \$1.00 fee/month; coverage dictates	Medical Spending and Dependent Care with Asiflex. Health Savings Account with Central Bank.	Eligible at time of hire; annual re- enrollment every October.	Medical Reimbursement Plan - \$2,850 annual deferral maximum; Dependent Care Plan \$5,000 annual deferral maximum. Must enroll each year to participate.	MedCost	Effective first of the month following date of hire. Must enroll within 31 days of date of hire. Enrollment form provided by MUSCP HR. www.medcost.com/mymedcost
Supplemental Insurance	Short Term Disability, Permanent Life Insurance	Various Vendors	Contact MUSC HR for enrollment instructions.	Not applicable	Not applicable	Not applicable
Pay Periods	Paid monthly on the last working day of the month.	Pay stubs can be accessed at MUSC "My Records".	Mandatory Direct Deposit	Paid monthly on the last working day of the month.	Paystubs can be accessed on MUSCP Employee Self Service.	Mandatory Direct Deposit

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Enrollment Periods: All changes effective January 1st of the following year, including any premium changes	<i>Open Enrollment : Every year in October; employees may add/drop health, and/or vision for employee/dependents, increase opt life w/med evidence, enroll/re-enroll in flex spending plans. Odd Open Enrollment: Every other year on the odd years during Octob</i>		Open enrollment changes can be made in My Benefits through the SC Public Employee Benefits Authority (PEBA).	<i>Open Enrollment:</i> held in October/November each year for a January 1st effective date; enroll in flex spending accounts, add/drop or increase/decrease optional life insurance.		Open enrollment conducted on the MUSC Physicians Employee Self Service site.
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This document is only a brief summary of your benefits.  
 Please see the corresponding summary plan description for each benefit  
 or the Human Resources Department for additional information.