

Benefits Department-FAQ-New Hire-Insurance Benefits

Initial Enrollment

- 1) Q: How will I enroll in insurance benefits?

A: MUSC University HR Benefits Office will initiate the benefits enrollment process. You will then receive an email from noreply@peba.sc.gov to your MUSC email address with a link to make your elections. Please refer to the [Insurance Enrollment Guide for New Hires](#).

- 2) Q: In the new hire orientation, it was communicated that I will receive an email link to enroll in my insurance benefits, I have not received my PEBA insurance enrollment link within 24 hours, what should I do?

A: Check your junk/spam folder first. If you have not received the PEBA insurance email link, please email benefits@musc.edu.

- 3) Q: How long do I have to enroll in my insurance benefits?

A: You will have **31 days** from your date of hire to enroll in insurance benefits. The 31-day period is the initial enrollment period.

- 4) Q: When will my insurance coverage begin?

A: If your date of hire is the first calendar day of the month, your insurance will start the first of that month. If your date of hire is the first working day of the month and it is not the first calendar day, you may choose to have your coverage start on the first day of that month or the first day of the next month. If you start on any other day of the month aside from the first calendar day or first working day, your coverage will start the first day of the next month.

- 5) Q: I completed my online enrollment however, I would like to make another change during my initial enrollment period (31 days of hire), what should I do?

A: Email benefits@musc.edu with a completed [Notice of Election form](#) to make your changes. Write "Revision within 31 days" on the top of the form. The form must document your previous enrollment elections as well as your changes as it will now **replace** the initial enrollment done online. The HR Benefits team will then mail the paperwork to PEBA insurance. It takes 7 to 10 business days for PEBA insurance to review and approve the additional changes.

- 6) Q: Will I be able to make additional changes to my benefits after my initial enrollment period ends?

A: Once the initial enrollment period ends, you can make changes to your benefits only if you have a Qualifying Life Event (QLE) or during the open enrollment period. Qualifying life events are Marriage, Newborn, Divorce, Adoption, Loss of other coverage, Gain of other coverage, Court Order or Death. Adding a [newborn](#), [marriage](#), [divorce](#) and [adoption](#) changes can be made through [MyBenefits](#). If you do not have a QLE then you can change your benefits during the annual open enrollment period in October. Open Enrollment benefit changes go into effect Jan 1st of the next year.

- 7) Q: Who is eligible for insurance benefits?

A: Employees in classified, faculty, postdoctoral scholar, research grant, and resident positions are eligible for insurance benefits if they are employed at least 20 hours per week or more (.50 FTE, 50% effort). Temporary employees who work at least 30 hours per week (.75 FTE, 75% effort) may be eligible for insurance based on their position.

- 8) Q: My spouse works for MUSC University; can my spouse continue to cover me under his/her benefits, as I am now eligible for insurance benefits?

A: Please review the online [PEBA resource](#) regarding state spouses.

- 9) Q: Both employees work for MUSC University or work for a participating PEBA group, can both parents cover children under one plan?

A: If you and your spouse are both eligible for coverage, only one of you can cover your children under any one plan.

- 10) Q: I am married, and I am not covering my spouse on my benefits, I keep getting an error message on [MyBenefits](#), what should I do?

A: You will be required to list your spouse as a dependent just be sure you do not click add/enroll spouse.

- 11) Q: What supporting documents do I need to provide to cover a spouse or children?

A: Please review PEBA's [Enrollment Documentation Worksheet](#) to review the acceptable types of documentation for dependents.

- 12) Q: I am having problems uploading my supporting documents to [MyBenefits](#), what should I do?

A: Please scan and email supporting documents in a pdf format to benefits@musc.edu.

13) Q: What is the tobacco surcharge?

A: Individuals covered on the MUSC Health plan that have used tobacco products or electronic cigarettes in any form (cigarettes, cigars, pipe, oral tobacco products, etc.) within the last six months are required to pay a tobacco surcharge based on their level of health insurance. An electronic cigarette, or e-cigarette, is a hand-held, battery-operated device that emits both vaporized nicotine and non-nicotine solutions for inhalation. Enrollee Only: \$40/ month, Enrollee/Child(ren): \$60/month, Enrollee/Spouse: \$60/month and Family: \$60/month.

Transfers/Covered Spouse or Child

14) Q: I am a transfer or dependent (spouse or child) of a subscriber enrolled in PEBA insurance, how will I enroll in insurance benefits?

A: Transfers must complete a [Notice of Election form](#) and email it to benefits@musc.edu for mailing to PEBA. A transfer must keep the same benefits enrolled in with their previous employer. A covered Spouse or Child must complete a [Notice of Election form](#) and [Tobacco Certificate](#) and email them to benefits@musc.edu.

15) Q: Who is considered a transfer employee?

A: PEBA considers you a transfer if you change employment from one participating group to another within 15 calendar days. If you are transferring from another participating group, be sure to tell the benefits administrator at the workplace you are leaving to avoid a lapse in coverage. Email benefits@musc.edu to be sure that your benefits have been transferred over to MUSC University. Please review the [Transfer Checklist](#) for more information.

16) Q: I am a transfer to MUSC University enrolled in Savings Health Plan, do I have to switch to MUSC Health Plan?

A: A transfer who was enrolled in the State Savings Plan must switch to the MUSC Health Plan upon starting employment with MUSC; all other benefits must remain the same.

17) Q: I am a transfer and had a Dependent Care Spending Account (DCSA) and or Medical Spending Account (MSA) with my prior employer. Do I need to do anything to ensure my contributions continue?

A: MUSC University Payroll must be notified. Please send an email to your [Payroll administrator](#) at MUSC University with a screenshot of your year to date MSA and or DCSA contribution from ASIFlex or your last paystub from your prior state agency. MUSC University Payroll will then adjust your remaining contribution owed with MUSC.

After Initial Enrollment-Insurance ID cards

18) Q: When will I receive my insurance benefits ID cards?

A: Insurance benefits cards will be mailed to your home address within 7 to 10 business days after your benefits have been approved by PEBA insurance. All insurance [member ID cards](#) will show the policy holder's name only. Any dependents who have coverage under this policy (for example, a spouse or child) can still use the ID card. You will receive cards for health, prescription, dental and vision benefits. You can also access your digital identification cards from the BlueCross, Express Scripts and EyeMed apps.

19) Q: How can I manage and view my benefits?

A: [MyBenefits](#) is the fastest, most convenient way for employees to manage and view their benefits online. My Benefits is accessible 24/7. Review the [MyBenefits flyer](#) for more information.

20) Q: What is a Benefits Identification Number (BIN)?

A: PEBA assigns each subscriber an eight-number Benefits Identification Number (BIN). This is a unique number used instead of a Social Security Number, designed to make your personal information more secure. Subscribers need their BIN to use [MyBenefits](#), PEBA's insurance portal. A BIN number is issued after your benefits is approved by PEBA insurance. Subscribers may access their BIN from the [MyBenefits](#) portal.

21) Q: What is the difference between Dental plus and Basic Dental?

A: Dental plus pays more and has higher premiums and lower out-of-pockets costs. Basic Dental pays less and has lower premiums and higher out-of-pocket costs. Once the initial enrollment period ends, the next available period to change dental plan is during open enrollment in odd-numbered years. Please refer to [dental plan comparison guide](#) for additional information.

22) Q: What type of Life insurance does MUSC University offer?

A: Please review PEBA's [life insurance webpage](#) for additional information.

23) Q: What is a beneficiary?

A: A beneficiary is the person or people who will receive insurance payments if you die. You can change your beneficiaries at any time while you are alive. If you have no eligible beneficiaries named, death benefits will be paid to: 1) your estate, 2) your lawful spouse, if living; otherwise; 3) your natural or legally adopted child or children, in equal shares, if living; otherwise; 4) Your parents, in equal shares, if living; otherwise, 5) Your siblings, in equal shares, if living.

24) Q: How do I change beneficiaries?

A: You can change your beneficiaries online through [MyBenefits](#). Changes go into effect the date the change is approved. Please note that MetLife will allow beneficiary changes by power of attorney only if the documents specifically state an attorney-in-fact has the power to change beneficiary designations.

25) Q: What is the difference between a Primary and Contingent Life Insurance Beneficiaries?

1. Primary beneficiary: Receive the benefit if the insured person dies so long as they do not predecease the insured.
2. Contingent beneficiary: Will only receive benefits if primary passes prior to insured.

Disability Insurance

26) Q: Does MUSC University offer Short Term Disability (STD) or Long-Term Disability (LTD)?

A: Yes, please review the [STD/LTD FAQs](#) and online resources for more information.

27) Q: What is the State vision plan?

A: Please review the [Vision Care resources](#) with PEBA.

Money Plus

28) Q: What is the pretax group insurance money plus feature?

A: The [Pretax Group Insurance Premium feature](#) allows you to pay your MUSC Health Plan premiums with money from your paycheck before taxes are withheld. You may also use your pretax income to pay premiums for health, dental, vision and up to \$50,000 of optional life before taxes.

29) Q: What is the Medical Spending Account or Dependent Care Spending Account?

A: Please review the Medical Spending and Dependent Care sections within our [Benefits website](#) for more information.

COBRA

30) Q: I just received a letter from MUSC University advising of my rights and responsibilities under COBRA, what should I do with this letter?

A: No further action is required. As per federal law, all new subscribers must receive initial COBRA notification in event of a qualifying event. COBRA requires employers to offer all employees and/or their eligible dependents continuing group health, dental and vision insurance for up to 18 months if they meet specific qualifications.

31) Q: How do I use Tricare Supplement Plan?

A: Please review PEBA's [website](#) for information regarding this plan.

32) Q: How do I get Preauthorization for health treatments?

A: Please call Medi-Call at 800-925-9724 prior to receiving treatments for chronic conditions such as asthma, cancer etc. Please note that in addition to regular health coverage, some behavioral health care services as well as radiology (imaging service) and prescription drug benefits also require preauthorization.

Affordable Care Act

33) Q: Will healthcare insurance provided by MUSC University cover pre-existing conditions?

A: Yes. Under the Affordable Care Act, health insurance companies cannot refuse to cover you or charge you more just because you have a "pre-existing condition". Please refer to [Insurance Benefits Guide](#) for more details regarding any exclusions to this rule.