ELIGIBILITY
- Your health, dental and/or vision coverage will end: the last day of the month in which you were actively at work, unless you are transferred to another participating group.
- COBRA premiums and coverage begins the first of the month after you lose coverage.
(Ex: Last day of work and loss of coverage: June 30, Eligible to pick up COBRA coverage: July 1)
- Your COBRA coverage cannot exceed 18 months, unless a second qualifying event occurs.

ENROLLMENT
- The MUSC Benefits office will mail the subscriber the COBRA NOE, instructions and premiums
- You may request COBRA continuation coverage within 60 days of loss of coverage or notification of the right to continue coverage, whichever is later. Coverage will always retro back to the date you lost coverage.

COVERAGE OPTIONS
- You must elect the same healthplan you had as an active employee, or elect another plan if you are moving out of the network area. You may choose not to continue health, dental, and/or vision. You may not cover a dependent that was not already covered while you were an active employee.

PAYMENT
- To begin coverage under COBRA, a COBRA NOE and premiums must be submitted. COBRA premiums include the employee and employer portion, plus a 2% administrative fee. Your first check must include premiums for the first month following the date you lost coverage and any months that have passed since you elected coverage.
(Ex: You lost coverage June 30, elected coverage August 15 and paid the initial premium on September 17. Your first payment would cover premiums for: July, August and September.)
- COBRA coverage becomes effective when the first premium is paid and remains in effect only as long as the premiums are up-to-date, so you can cancel anytime.

PLAN ADMINISTRATOR
- As a COBRA subscriber, the Employee Insurance Program becomes your Plan Administrator. You can submit payments and contact them at the information below.

**Premiums**

<table>
<thead>
<tr>
<th></th>
<th>Savings</th>
<th>Standard</th>
<th>BlueChoice</th>
<th>CIGNA</th>
<th>Dental</th>
<th>Dental Plus</th>
<th>Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subscriber only</td>
<td>$275.58</td>
<td>$361.46</td>
<td>$455.40</td>
<td>$523.10</td>
<td>$11.94</td>
<td>$22.48</td>
<td>$7.92</td>
</tr>
<tr>
<td>Subscriber/spouse</td>
<td>$599.02</td>
<td>$767.24</td>
<td>$1043.96</td>
<td>$1145.58</td>
<td>$19.74</td>
<td>$42.56</td>
<td>$15.84</td>
</tr>
<tr>
<td>Subscriber/children</td>
<td>$397.22</td>
<td>$521.84</td>
<td>$766.84</td>
<td>$904.96</td>
<td>$25.94</td>
<td>$46.46</td>
<td>$16.82</td>
</tr>
<tr>
<td>Full family</td>
<td>$725.34</td>
<td>$915.08</td>
<td>$1370.66</td>
<td>$1564.08</td>
<td>$33.71</td>
<td>$66.52</td>
<td>$24.72</td>
</tr>
<tr>
<td>Children (to age 18)</td>
<td>$121.64</td>
<td>$160.38</td>
<td>$311.44</td>
<td>$381.86</td>
<td>$13.99</td>
<td>$23.98</td>
<td>$8.90</td>
</tr>
</tbody>
</table>

SC Employee Insurance Program
PO Box 11661
Columbia, SC 29211
(803) 734-0678
www.eip.sc.gov
RETIREMENT PLANS

• The South Carolina Retirement Systems must wait 90 days following the last day of employment before processing an application for a SCRS Refund. SCRS is required to withhold federal taxes of 20% and the IRS will impose a 10% penalty for withdrawals before age 59 1/2 on both SCRS and ORP accounts.

• You may leave the funds on deposit with the SC Retirement System to continue to draw interest and retain your years of service or roll over your funds to avoid tax penalties.

• ORP members should contact their vendor to discuss distribution or rollover options.

SUPPLEMENTAL RETIREMENT PLANS [401(k), 457, 403(b)]

• Contact your vendor to discuss distribution or rollover options of your account.

LIFE INSURANCE

• Basic, Optional and/or Dependent Life insurances will terminate the first of the month after your last day worked. You are eligible to convert your life insurance policy within 30 days of the insurance termination. Contact MetLife at 877-275-6387 for a quote.

BASIC AND SUPPLEMENTAL DISABILITY

• Basic and Supplemental Long Term Disability insurances will terminate the first of the month after your last day worked. You are eligible to convert your Supplemental Long Term Disability policy to an individual policy if you have been enrolled for at least one year and apply within 30 days of the insurance termination. Contact The Standard at 800-628-9696 for a quote.

LONG TERM CARE

• Long Term Care accounts are not paid through payroll deductions. To continue coverage, contact The Prudential at 877-214-6588.

MEDICAL SPENDING ACCOUNTS

• If enrolled in a Medical Spending or Dependent Care Account, contact FBMC at 800-342-8017 to discuss COBRA coverage options.

• You may continue your Health Savings Account by contacting NBSC at 877-367-4472.

Retirement Contacts

<table>
<thead>
<tr>
<th>SC Retirement Systems</th>
<th>The Hartford (ORP and 403b)</th>
<th>Fidelity (403b)</th>
<th>Great West (401k and 457)</th>
<th>MetLife (ORP and 403b)</th>
<th>TIAA-CREF (ORP and 403b)</th>
<th>VALIC (ORP and 403b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>800-868-9002</td>
<td>800-528-9009</td>
<td>800-769-1567</td>
<td>877-457-6263</td>
<td>800-543-2520</td>
<td>800-842-2776</td>
<td>800-647-4416</td>
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</tbody>
</table>

MUSC University HR
Office Hours: 8:30am-5:00pm
www.musc.edu/hrm

Harborview Office Tower
19 Hagood Avenue, Suite 102
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Charleston, SC 29425

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N-Z LaDeidra Berry  berr@musc.edu  792-5924
Jaqi Ramsey  ramseyjs@musc.edu  792-9679

MEDICAL UNIVERSITY OF SOUTH CAROLINA