Benefits Overview

Health Insurance
Employees may choose between two employer/employee-paid health insurance plans provided by BlueCross BlueShield of South Carolina. The State Health Plan: Savings Plan has high deductibles and low premiums and the State Health Plan: Standard Plan has lower deductibles and higher premiums. Both plans include prescription coverage.

Dental Insurance
Two state dental plan options are available: the State Dental Plan, which helps offset dental expenses, and Dental Plus, a supplement to the State Dental Plan.

Vision Insurance
Two vision programs are available: the Vision Care Discount Program, which offers discounted vision-care services to employees enrolled in a state health plan, and the State Vision Plan, a comprehensive vision insurance.

Life Insurance
Clemson provides a no cost $3,000 Basic Life Insurance policy to employees enrolled in a state health plan. Employees may also enroll in Optional Life Insurance coverage up to a policy maximum of $500,000. Spouse and child policies are also available. Medical review is required for select policies.

Long Term Disability (LTD) Insurance
Clemson provides a no cost Basic LTD policy to employees enrolled in a state health plan. This basic policy may provide a maximum benefit of up to $800 per month after 90 calendar days of disability. Supplemental coverage that replaces up to 65% of monthly salary (with a maximum benefit of $8,000 per month) is also available.

Pre-Tax Programs
Tax-favored programs allowing employees to save money on eligible medical and dependent-care costs are available. These accounts allow employees to pay for eligible expenses with funds deducted from their salary before it is taxed.

Retirement Benefits
Both the South Carolina Retirement System (SCRS) and the Police Officers Retirement System (PORS) are tax-deferred defined benefit plans with a life time monthly benefit based on the employee’s years of service, salary and age at retirement. The Optional Retirement Plan (ORP) is a tax-deferred defined contribution plan with a benefit based on the performance of invested funds.

Supplemental Retirement Programs
Employees may make contributions to optional retirement programs up to the IRS maximum limits, including S.C. Deferred Compensation Plans (457; 401(k)) and voluntary investment programs (403(b)) offered by various vendors. There is no employer match with these plans.

Additional Benefits
Leave benefits, the Employee Assistance Program (EAP,) tuition assistance, the Perks Card, adoption assistance, in-person and online training courses, CU Well, Fike Recreation Center discounts and various other faculty and staff discounts are available at Clemson.

Benefits eligibility is based on position and employment status. Visit clemson.edu/employment/benefits or contact the Office of Human Resources at (864) 656-2000 for details on eligibility.