

Benefits FAQs

Question	Answer
<p>Why do I have to log into MyBenefits, can I not handle changes by paper form?</p>	<p>It is wise to log into both your MyBenefits and Member Access accounts periodically. As a valued state employee of S.C., these accounts are yours for life to see your insurance plans, view retirement statements, run retirement estimates, update demographics or beneficiary details. If you are still having difficulty, please call us in Benefits so we can assist you.</p>
<p>If I do not have any plans, can I still enroll in the medical spending or dependent daycare accounts through MoneyPlus?</p>	<p>Yes! Those that are full time or benefits eligible, can participate. Please review the Insurance Summary guide for important details such as supporting claims paid with the pre-loaded card, submitting daycare expenses, and how much you may carry over into the new year if you do not spend all that is contributed on the medical spending account.</p>
<p>How can I find the optional life insurance rates?</p>	<p>Here is the link. Note that it goes up every five years, decreases in value at age 70, and goes away at age 75. Term insurance is inexpensive until the older years and is not an estate builder. It's worth double the value if there was a loss of life due to accident vs. illness.</p>
<p>If I want my coverage to remain the same, what do I have to do?</p>	<p>Nothing, if all stays the same; except for medical spending or dependent daycare accounts that must be enrolled in year-to-year.</p> <p>Please check your account details to ensure all looks good and compare charges against your paycheck for correct premium amounts.</p> <p>Review any Ward Services plans with them to ensure you understand how they work. You can do this at any time by calling 800.673.6472 to speak to a customer service representative.</p>
<p>What medical expenses are approved for the medical spending account?</p>	<p>You can find those linked here</p>