

South Carolina
PUBLIC EMPLOYEE BENEFIT AUTHORITY
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**Retirement, Disability and Death
2015**

PEBA Insurance Benefits
803-734-2352 (BA Call Center)
888-260-9430 (Subscriber Services)

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Important Information for BAs

This overview is not meant to be a comprehensive description of the benefits offered by PEBA Insurance Benefits.

Have the *Benefits Administrators Manual* and *Insurance Benefits Guide* handy as you read this presentation.

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Retirement, Disability and Death

BENEFITS ADMINISTRATORS AND OTHERS CHOSEN BY YOUR EMPLOYER WHO MAY ASSIST WITH INSURANCE ENROLLMENT, CHANGES, RETIREMENT OR TERMINATION AND RELATED ACTIVITIES ARE NOT AGENTS OF THE S.C. PUBLIC EMPLOYEE BENEFIT AUTHORITY AND ARE NOT AUTHORIZED TO BIND THE S.C. PUBLIC EMPLOYEE BENEFIT AUTHORITY.

THIS PRESENTATION CONTAINS AN ABBREVIATED DESCRIPTION OF INSURANCE BENEFITS PROVIDED BY OR THROUGH THE S.C. PUBLIC EMPLOYEE BENEFIT AUTHORITY. THE PLAN OF BENEFITS DOCUMENTS AND BENEFITS CONTRACTS CONTAIN COMPLETE DESCRIPTIONS OF THE HEALTH AND DENTAL PLANS AND ALL OTHER INSURANCE BENEFITS. THEIR TERMS AND CONDITIONS GOVERN ALL HEALTH BENEFITS OFFERED BY OR THROUGH THE S.C. PUBLIC EMPLOYEE BENEFIT AUTHORITY. IF YOU WOULD LIKE TO REVIEW THESE DOCUMENTS, CONTACT YOUR BENEFITS ADMINISTRATOR OR THE PUBLIC EMPLOYEE BENEFIT AUTHORITY.

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Retirement, Disability and Death

Part 1
Retirement

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Retirement

Basis for Retiree Insurance Eligibility



- Service
- Age
- Disability

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Preretirement Education

Eligibility for employees
Hired before May 2, 2008

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All Participants

Hired before May 2, 2008

Last Five Years

- Regardless of how or when employees qualify for retirement, to qualify for the group insurance program, the last five years must be served consecutively in full-time, permanent position with an employer participating in the state insurance program

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SCRS and State ORP Participants

Hired before May 2, 2008

Retirement Eligibility	PEBA Insurance-earned* service credit	Employer Pays ¹	Retiree Pays ¹
28 years established service <i>OR</i> Age 60+ <i>OR</i> Approved for Disability	10+ years	100% Employer Share (Funded)	100% Retiree Share (Funded)
	5+ years	No contribution (Non-funded)	100% Employer Share PLUS 100% Retiree Share (Non-funded)

*Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems, as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits.
State ORP participants cannot purchase time to meet eligibility.
¹Local subdivisions determine their premiums.

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55/25 Year Rule

SCRS Participants (Hired before May 2, 2008)

Retirement Eligibility	PEBA Insurance-earned* Service credit	Until age 60 or until employee would have had 28 years Retiree Pays ¹	At age 60 or when employee would have had 28 years Retiree Pays
25 years established service <i>And</i> Age 55+	10+ years	100% Employer Share 100% Retiree Share (Non-funded)	100% Retiree Share (Funded)
	5+ years	100% Employer Share 100% Retiree Share (Non-funded)	

*Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems, as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefit.
State ORP participants cannot purchase time to meet eligibility.
¹Local subdivisions determine their premiums.

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All Participants

Hired before May 2, 2008

20-Year Rule

- Left employment before eligible to retire
- Have at least 20 years of state insurance program-earned* service credit established with state retirement systems
- May enroll in funded retiree coverage at age 60 for SCRS; 55 for PORS

*Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems, as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits. State ORP participants cannot purchase time to meet eligibility.
†Local subdivisions determine their premiums.

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PORS Participants

Hired before May 2, 2008

Retirement Eligibility	PEBA Insurance-earned* service credit	Employer Pays†	Retiree Pays‡
25 years established service <i>OR</i> Age 55+	10+ years	100% Employer Share (Funded)	100% Retiree Share (Funded)
<i>OR</i> Approved for Disability	5+ years	No contribution (Non-funded)	100% Employer Share PLUS 100% Retiree Share (Non-funded)

*Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits.
†State ORP participants cannot purchase time to meet eligibility.
‡Local subdivisions determine their premiums.

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Retirement

Municipal & County Council Members

Non-Funded Retirees

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Municipal & County Council Members



Former Council Members

- Must have served on council for at least 12 years
- Must be eligible to participate in one of the retirement systems administered by PEBA
- Eligible only if employer allows insurance coverage for this class of former employees

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Retirement

Eligibility for employees

Hired on or after May 2, 2008, but before July 1, 2012

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Retirement



Established by Section 1-11-730 B of the S.C. Code of Laws

- Applies to new employees
 - Hired on or after May 2, 2008
 - With no previous service in a benefits-eligible position with a state-insurance participating employer

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All Participants

Hired on or after May 2, 2008, before July 1, 2012

Last Five Years

– Regardless of how or when employees qualify for retirement, the last five years must be served consecutively in full-time, permanent position with an employer participating in the state insurance program

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All Participants

Hired on or after May 2, 2008, but before July 1, 2012

Retirement Eligibility	PEBA Insurance-earned ¹ service credit	Employer Pays ²	Retiree Pays ³
28 years established service for SCRS/ORP (25 for PORS) OR Age 60+ (55 PORS) OR Approved for Disability	25 years	100% Employer Share (Funded)	100% Retiree Share (Funded)
	15 years	50% Employer Share (Partially funded)	50% Employer Share PLUS 100% Retiree Share (Partially funded)
	5 years	No contribution (Non-funded)	100% Employer Share PLUS 100% Retiree Share (Non-funded)

¹Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems, as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits.
²State ORP participants cannot purchase time to meet eligibility.
³Local subdivisions determine their premiums.

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55/25 Year Rule

SCRS Participants (Hired on or after May 2, 2008, but before July 1, 2012)

PEBA Insurance-Earned ¹ Service Credit	Until age 60 or until employee would have 28 years	At age 60 or when employee would have 28 years
	Retiree Pays ²	Retiree Pays
25 years	100% Employer Share 100% Retiree Share (Non-funded)	100% Retiree Share (Funded)
15 but fewer than 25 years	100% Employer Share 100% Retiree Share (Non-funded)	50% Employer Share PLUS 100% Retiree Share (Partially funded)
5 but fewer than 15 years	100% Employer Share 100% Retiree Share (Non-funded)	100% Employer Share 100% Retiree Share (Non-funded)

¹Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems, as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits.
²State ORP participants cannot purchase time to meet eligibility.
³Local subdivisions determine their premiums.

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All Participants

Hired on or after May 2, 2008, but before July 1, 2012

20-Year Rule

- Left employment before eligible to retire
- Have at least 20 years of earned* service credit established with employer participating in the state insurance program
- May enroll in retiree coverage at age 60 (age 55 for PORS)

*Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits.
*State ORP participants cannot purchase time to meet eligibility.
†Local subdivisions determine their premiums.

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20-Year Rule

Hired on or after May 2, 2008, but before July 1, 2012

State Insurance Program-Earned* Service Credit	When Eligible to Retire Retiree Pays†
20 but fewer than 25 years	50% Employer Share PLUS 100% Retiree Share <small>(Partially funded)</small>
25 years	100% Retiree Share <small>(Funded)</small>

*Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits.
*State ORP participants cannot purchase time to meet eligibility.
†Local subdivisions determine their premiums.

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Retirement

Eligibility for employees

Hired on or after July 1, 2012

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Retirement



Established by Act No. 278

- Applies to new employees
 - Hired on or after July 1, 2012
 - With no previous service in a benefits-eligible position with a state-insurance participating employer

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All Participants

Hired on or after July 1, 2012

Last Five Years

- Regardless of how or when employees qualify for retirement, their last five years must be served consecutively in full-time, permanent position with an employer participating in the state insurance program

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All Participants

Hired on or after July 1, 2012

Retirement Eligibility	PEBA Insurance-earned* service credit	Employer Pays [†]	Retiree Pays [‡]
Rule of 90 for SCRS 28 years established service for ORP (27 for PORS) OR Age 60+ (55 PORS) OR Approved for Disability	25 years	100% Employer Share (Funded)	100% Retiree Share (Funded)
	15 years	50% Employer Share (Partially funded)	50% Employer Share PLUS 100% Retiree Share (Partially funded)
	5 years	No contribution (Non-funded)	100% Employer Share PLUS 100% Retiree Share (Non-funded)

*Periods of non-qualified service, federal service, military service and out-of-state public service purchased in the retirement systems as well as sick leave and service with employers that do not participate in the state insurance program do not count toward earned service with PEBA Insurance Benefits.
[†]State ORP participants cannot purchase time to meet eligibility.
[‡]Local subdivisions determine their premiums.

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Retirement

Health Insurance Available in Retirement

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Health Insurance Choices In Retirement



Health Plan Options

- Standard Plan
- Savings Plan*
- TRICARE Supplement Plan^o
- Medicare Supplemental Plan[†]

*If a retiree is eligible for and enrolled in Medicare, he cannot contribute to a Health Savings Account, which is typically associated with the Savings Plan.
^o Not available to Medicare-eligible retirees/dependents
[†] Only available to Medicare-eligible retirees/dependents

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Medicare-Eligible Retirees

Eligible for Medicare

- Medicare becomes primary in retirement
- Retiree may change health plans within 31 days of becoming Medicare eligible

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Medicare-Eligible Retirees



Turning 65 in Retirement

- PEBA Insurance Benefits will
 - Notify retiree three months before 65th birthday
 - Automatically change Standard Plan and Savings Plan subscribers to Medicare Supplemental Plan

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Medicare-Eligible Retirees

Turning 65 in Retirement

- Retiree
 - Enrolled in Standard Plan may keep Standard Plan or change to the Medicare Supplemental Plan
 - Enrolled Savings Plan may change to Medicare Supplemental Plan or Standard Plan
 - Enrolled in TRICARE Supplement may cancel health coverage or drop the Medicare eligible dependents when they gain TRICARE for Life
 - Must enroll in Medicare Part A and Part B

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Medicare-Eligible Retirees

Enrolling in Medicare

- Medicare enrollment period begins three months before 65th birthday
 - Receiving Social Security check – Retiree notified by Social Security and enrolled automatically
 - Not receiving Social Security check – Retiree must contact Social Security to enroll

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Medicare-Eligible Retirees

Before Age 65

- Must notify PEBA Insurance Benefits and provide copy of Medicare card
- Can change health plans within 31 days of Medicare eligibility



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Medicare-Eligible Retirees

2015 Medicare Benefits (Part A and Part B)

<p>Hospital Benefits (A)</p> <ul style="list-style-type: none"> • \$1,260 deductible per benefit period • No monthly premium if enough work credits established 	<p>Medical Benefits (B)</p> <ul style="list-style-type: none"> • \$147 annual deductible • \$104.90 (average monthly premium as determined by Medicare) • Plan pays 80 percent of approved charges
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No Medicare or Medicare Supplemental Plan coverage outside U.S. and U.S. territories

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Medicare-Eligible Retirees

Medicare Supplemental Plan

<ul style="list-style-type: none"> • Pays Medicare Part A deductible (\$1,260) • Pays Medicare Part B deductible (\$147) • Pays Medicare coinsurance, up to 100 percent of Medicare-approved charges • Includes prescription drug benefit • Offers no coverage outside U.S. • Claims for non-Medicare subscribers are processed under the Standard Plan 	<p>Example:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">\$7,500</td> <td style="width: 50%;">Hospital Bill</td> </tr> <tr> <td>-1,260</td> <td>Medicare Part A deductible</td> </tr> <tr> <td>\$6,240</td> <td>Medicare pays</td> </tr> <tr> <td>\$1,260</td> <td>Balance bill for subscriber</td> </tr> <tr> <td>\$1,260</td> <td>Medicare Supplemental Plan pays Part A deductible</td> </tr> <tr> <td>\$ 0</td> <td>Retiree pays nothing</td> </tr> </table>	\$7,500	Hospital Bill	-1,260	Medicare Part A deductible	\$6,240	Medicare pays	\$1,260	Balance bill for subscriber	\$1,260	Medicare Supplemental Plan pays Part A deductible	\$ 0	Retiree pays nothing
\$7,500	Hospital Bill												
-1,260	Medicare Part A deductible												
\$6,240	Medicare pays												
\$1,260	Balance bill for subscriber												
\$1,260	Medicare Supplemental Plan pays Part A deductible												
\$ 0	Retiree pays nothing												

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Medicare-Eligible Retirees

SHP Standard Plan with Medicare

- Offers worldwide coverage
- Includes prescription drug benefit
- Uses "carve-out" method - you pay SHP deductible and coinsurance or the balance of the bill, whichever is less

EXAMPLE OF CARVE-OUT METHOD

<u>SHP Allowed</u>	<u>Medicare Primary</u>	<u>SHP with Carve-Out</u>
\$7,500 Hospital bill	\$ 7,500 Hospital Bill	\$5,644 SHP without Medicare
- 445 SHP deductible	- 1,260 Medicare Deductible	- 6,240 Medicare pays
\$7,055 SHP liability	\$ 6,240 Medicare Pays	0 SHP pays
X 80% SHP coinsurance	<i>SHP pays nothing because Medicare paid more than SHP would have paid in the absence of Medicare.</i>	
\$5,644 SHP without Medicare		\$1,260 Retiree pays

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Medicare-Eligible Retirees

Medicare Part D Drug Program

- Most subscribers covered by PEBA Insurance Benefits should remain enrolled in the SHP Medicare Prescription Drug program, which is sponsored by PEBA Insurance Benefits
- Drug benefits offered through PEBA Insurance Benefits plans are equal to, or better than, Part D
- Subscribers lose prescription benefits through PEBA Insurance Benefits coverage if they enroll in separate Part D plan

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Medicare-Eligible Retirees

SHP Prescription Drug Benefits

Applies to Medicare Supplemental and Standard Plans

<u>Participating Pharmacy</u> (31-day Supply)		<u>Mail-Order Pharmacy</u> (90-day Supply)	
Tier 1-Generic	\$ 9	Tier 1-Generic	\$ 22
Tier 2-Preferred	\$38	Tier 2-Preferred	\$ 95
Tier 3-Non-Preferred	\$63	Tier 3-Non-Preferred	\$158

Copayment maximum \$2,500 per person, then plan pays 100% until end of calendar year

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Medicare-Eligible Retirees

Returning to work

- If hired in a benefits-eligible position, retiree cannot keep PEBA Insurance Benefits retiree coverage*
 - May enroll under active group or
 - May refuse all PEBA health insurance coverage and keep Medicare only

* Federal law prohibits financial incentives for Medicare-eligible retirees to keep Medicare primary when eligible for active coverage.

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Insurance Available in Retirement

Dental Insurance

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Dental Insurance



State Dental & Dental Plus

- Enroll within 31 days of retirement or special eligibility situation
- Enroll during open enrollment in an odd-numbered year
- Once enrolled, must remain enrolled until next open enrollment period in an odd-numbered year or within 31 days of a special eligibility situation

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Insurance Available in Retirement

Vision Programs

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Vision Programs



Vision Care Discount Program

- No enrollment necessary
- No premiums to pay or claims to file

State Vision Plan

- Enroll within 31 days of retirement or special eligibility situation or yearly during open enrollment

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Insurance Available in Retirement

Life Insurance

Basic Life Insurance

Basic Life (\$3,000)

- Must have been enrolled in the State Health Plan or at time of retirement
- Can convert within 31 days of retirement date
 - Retiree should contact Minnesota Life for conversion brochure
 - Retiree pays premiums to Minnesota Life

Optional Life Insurance



Features

- Can convert or continue existing coverage
 - Within 31 days of retirement
 - In \$10,000 increments
- Premiums quoted and billed by Minnesota Life

Dependent Life Insurance



Dependent Life

- Can convert within 31 days of retirement
 - Retiree should request conversion brochure from Minnesota Life
- Premiums
 - Based on dependent's age
 - Paid to Minnesota Life

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Insurance Available in Retirement

Basic Long Term Disability Insurance (BLTD)

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Basic Long Term Disability



Features

- Available only to active employees enrolled in the State Health Plan
- Ends at retirement
- Cannot be converted to individual policy

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Insurance Available in Retirement

Supplemental Long Term Disability Insurance (SLTD)

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Supplemental Long Term Disability



Features

- Available only to active employees
- Ends at retirement

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Retirement

MoneyPlus

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MoneyPlus

Important Reminders

- MoneyPlus not available in retirement
- MSA contributions can be made on post-tax basis through COBRA
- May continue HSA contributions, but not through MoneyPlus

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Retirement

Retiree Insurance Enrollment Procedures

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Retiree Insurance Enrollment Procedures



*Don't forget to
send COBRA Notice
to retiree

Forms

- Retiree Notice of Election Form
- Employment Verification Record Form
- Retiree Life Continuation form
- PEBA Coverage Verification Notice of Group Life Insurance

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Retiree Insurance Enrollment Procedures

Premiums and Billing

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Retiree Insurance Premiums

Retirees of	Health, Dental and Vision Premiums
State Agencies, School Districts and Higher Education Institutions	Deducted from state retirement systems check* or through bank draft
Local subdivisions	Paid to local subdivisions

*If total premiums are more than amount of check, PEBA Insurance Benefits will bill retiree for full amount.

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Retiree Insurance Premiums

Reminders

- Depending on date of retirement, premiums for two or more months may be deducted from first retirement check
- Retirees may elect to pay PEBA Insurance Benefits for first month's premiums to avoid double deductions

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Retirement, Disability and Death

Part 2 Disability

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Disability



Getting Started

- File before employee leaves covered employment
 - Submit Application for Disability Retirement to state retirement systems, if applicable
 - Must be approved for disability benefits from the Social Security Administration
 - Submit Long Term Disability Claim Form to Standard Insurance Company

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Disability



The Standard's Disability Definitions

- Own Occupation: Person who is unable to perform his own occupation
- Any Occupation: Person who is unable to perform any occupation

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Disability

BLTD & SLTD Application Process

- Download LTD claim form from PEBA Insurance Benefits' website
 - Employee, BA and physician must complete their portions of form and return to The Standard
- If approved, The Standard will notify employee, BA and PEBA Insurance Benefits -- PEBA Insurance Benefits will process SLTD premium waiver

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Disability

Life Insurance Benefits

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Disability

Life Insurance Benefits

- **Accidental Losses**
 - Minnesota Life will pay benefit if employee suffers accidental bodily injury that results in
 - Loss of sight, speech or hearing
 - Loss of thumb and index finger
 - Movement of limbs
 - Benefit amount based on type of loss

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Disability

Life Insurance Benefits

- **Filing for benefits**
 - *Notice of Accidental Dismemberment and Loss of Sight Claim is sent to Minnesota Life by employee*
 - BA completes Part 1
 - Employee completes Part 2
 - Physician completes Part 3
 - Attach medical records

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Disability
Life Insurance Benefits

Accelerated Benefits Option

- Available to active employees
- Terminally ill with life expectancy of no more than 12 months
 - Employee may receive up to 100 percent of his Optional Life benefit prior to death

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Disability
Life Insurance Benefits

Accelerated Benefits Claim Form

- Employee
 - Completes Claimant's Statement (Part 2)
 - The employee's doctor must provide information requested on Statement of Attending Physician (Part 3)
 - Returns completed claim form to benefits administrator

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Disability
Life Insurance Benefits

- Benefits Administrator
 - Completes the Employer's Statement
 - Reviews the form to make sure it is complete and verifies the coverage amount the employee chose
 - Sends entire *Accelerated Benefits Claim Form* to Minnesota Life
 - Places a copy for employee's file, pending approval by Minnesota Life

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Disability



Workers' Compensation

- Employee responsible for paying his share of insurance premiums
- Employee should continue contributing to state retirement systems to establish service credit toward retiree insurance eligibility

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Disability



If Approved for Disability Retirement

- Submit Active Termination Form to PEBA Insurance Benefits or terminate coverage in EBS
- Send employee COBRA notification
- Provide employee with retiree insurance forms

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Disability

Terminating Employment

- Send Active Termination Form to PEBA Insurance Benefits or terminate coverage in EBS
- Send COBRA Notification to employee
- Complete PEBA Coverage Verification Notice of Group Life Insurance form and provide copy to employee
- Employee contacts Minnesota Life directly to convert Basic Optional or Dependent Life insurance (remind of 31 day window)

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Disability

Reminder

- Submit Application for Disability Retirement to PEBA Retirement Benefits within 90 days of employment ending
- Submit application for disability benefits from the Standard within 90 days after the end of the benefit waiting period

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Retirement, Disability and Death

Part 3 Death

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How to Administer Death Benefits



Death of Active Subscriber

- Complete Active Termination Form
 - Termination date for all coverage except Optional Life is day after death
 - Optional Life should be terminated day of death

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How to Administer Death Benefits

- **Notice of Death Form**
 - Benefits Administrator completes
 - Sections 1, 2 and 4 if employee dies
 - Benefits Administrator completes
 - Sections 1, 3 and 4 if dependent dies

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How to Administer Death Benefits

Filing for benefits

- Benefits Administrator sends Minnesota Life
 - Notice of Death form (or Notice of Claim for Accidental Dismemberment and Loss of Sight Claim form)
 - Coverage verification

Benefits Administrators can check claim status online

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How to Administer Death Benefits



Converting Dependent Life Insurance When Employee Dies

- Benefits Administrator should complete PEBA Coverage Verification Notice of Group Life Insurance form and provide to dependent
- Dependents will need to contact Minnesota Life directly to convert their coverage. (remind of 31 day window)
- Surviving dependents should contact Minnesota Life directly if they wish to convert their coverage. (remind of 31 day window)

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How to Administer Death Benefits

SLTD Benefits

- If employee or retiree dies while receiving SLTD benefits
 - Standard Insurance Company pays lump-sum benefit to eligible survivors of up to three months of SLTD benefit amount

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Retirement, Disability and Death

Survivors

* For information regarding eligibility and funding for survivors of employees killed in the line of duty, please call PEBA Insurance Benefits.

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Survivors



Survivor Coverage

- Surviving spouse or child may be eligible for survivor coverage as long as he
 - Was covered as dependent at time of subscriber's death
 - Remains an eligible dependent
 - Pays the premium

How to Administer Survivor Benefits



Survivor Coverage ends

- When surviving spouse
 - Remarries or
 - Fails to pay premium
- When surviving child
 - Is no longer eligible dependent
 - Fails to pay premium

How to Administer Survivor Benefits



Enrollment of Survivors

- PEBA Insurance Benefits enrolls survivors of active employees and retirees of
 - State agencies
 - Higher education institutions
 - Public school districts
- Local subdivisions enroll survivors of their active employees and retirees

How to Administer Survivor Benefits

Survivor Premiums

- Survivors of active employees, partially funded, and state-funded retirees
 - State Health Plan premiums waived for one year
 - After waiver, survivor pays full premium
- Survivors of non-funded retirees pay full cost of premiums

South Carolina
PUBLIC EMPLOYEE BENEFIT AUTHORITY
PEBA

How to Administer Death Benefits

Death of a Dependent

South Carolina
PUBLIC EMPLOYEE BENEFIT AUTHORITY
PEBA

Death of Dependent

When a Dependent Dies

- Complete Notice of Death form and send it along with coverage verification to Minnesota Life
- If accidental death, also include
 - Police and/or accident report
 - Newspaper clippings, etc.

South Carolina
PUBLIC EMPLOYEE BENEFIT AUTHORITY
PEBA

Contact Information

Contact PEBA Insurance Benefits by Calling:

Greater Columbia area
803-734-2352

Outside Columbia area
Toll-free 888-260-9430
