

Important notice for former spouses with State Health Plan coverage

September 2017

If you are the former spouse of an employee or a retiree with State Health Plan coverage and are covered as a dependent on the employee or retiree's policy, your coverage as a dependent will end December 31, 2017. You will need to enroll in coverage as a former spouse to continue coverage past December 31, 2017.

Why this is happening

The South Carolina General Assembly included a proviso in this year's annual Appropriations Act to address former spouse coverage under the State Health Plan. The proviso allows the South Carolina Public Employee Benefit Authority (PEBA) to offer State Health Plan coverage to former spouses under their own policy at the full cost of the premium. It also maintains the privacy of the employee or retiree and former spouse in that each will have a separate policy. Former spouses will also have continuation of coverage rights, much like the coverage other subscribers are guaranteed under COBRA.

If you are a former spouse covered as a dependent on an employee or a retiree's coverage, you must have your own policy effective January 1, 2018.

What you need to do

If the employee or retiree is still required by a court order to provide coverage, you may enroll in your own State Health Plan coverage. You may do so during this year's open enrollment (October 1-31, 2017) using the *Notice of Election* form included with this letter. Once enrolled, you will have an individual policy (single coverage only) under the State Health Plan effective January 1, 2018. You may enroll in health, dental and/or vision coverage.

If you are eligible for Medicare, Medicare coverage will be primary and the State Health Plan coverage will be secondary. Also, if you are not currently enrolled in Medicare Part B, you will need to do so effective January 1, 2018.

You will be billed at the full amount of the premium for coverage (please see the premium rate chart on Page 2). A new health card, the monthly bill, explanations of benefits from insurance carriers and other coverage-related materials will be mailed directly to your address. You will be able to remain on your individual policy as long as the employee or retiree is enrolled in State Health Plan coverage and is required by court order to provide coverage.

If you have any questions concerning the former spouse coverage change, contact PEBA at 803.737.6800 or 888.260.9430.

2018 monthly premiums for former spouse coverage^{1,2}

	Not eligible for Medicare	Eligible for Medicare	Continuation of Coverage (18 or 36 months)	Continuation of Coverage (29 months)
Standard Plan	\$523.44	\$505.44	\$533.92	\$785.16
Savings Plan	\$435.46	N/A	\$444.18	\$653.20
Medicare Supplement	N/A	\$523.44	\$533.92	\$785.16
Dental	\$21.12	\$21.12	\$21.54	\$21.54
Dental Plus³	\$32.54	\$32.54	\$33.20	\$33.20
Vision	\$8.00	\$8.00	\$8.16	\$8.16

1 Premiums for local subdivisions may vary. To verify your rates, contact PEBA at 803.737.6800 or 888.260.9430.

2 State Health Plan subscribers who use tobacco will pay a \$40 per month premium for subscriber-only coverage.

3 If you enroll in Dental Plus, you must also be enrolled in the State Dental Plan. You will pay the combined premiums for both plans