


south carolina
opeba
state health plan | retirement systems

Serving those who serve South Carolina

Benefits at Work 2017

Together, we're navigating
our benefits





Welcome

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Together, we're navigating our benefits

- Navigation is the science of getting vessels from place to place and the method of determining position, course and distance traveled.¹



1 (U.S.). Retrieved June 28, 2017, from <http://www.maritime-weather.com/dictionary/navigation>

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Together, we're navigating our benefits



- International shipping transports more than 80 percent of trade all over the world.²
- Each country has its own details, paperwork and rigorous rules. These create challenging obstacles in getting freight to its destination on time.³
- Other difficulties include duties, fees and taxes, permits and clearance needs. Shippers must also consider customs declarations, security regulations and language barriers.⁴

www.mca.org/en/about/Pages/Default.aspx www.shipping.org/en/overcoming-complexities-international-freight www.seaconnect.com/2015/09/01/international-shipping-problems-look-like-wild-anarchy-and-complexity-at-sea/

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Voyage planning obstacles⁵



- From the International Convention for the Safety of Life at Sea:
 - Investigations show that human error contributes to 80 percent of navigational accidents.
 - In many cases, essential information that could have prevented the accident was available but not used by those responsible for the navigation of the vessel.
 - Most accidents happen because of simple mistakes in use of navigational equipment and interpretation of available information.
 - Appreciate and reduce the risks to which you are exposed.

⁵ https://mca.net/mca.gov.uk/public/04/04a/04a_v/Annexes/Annex24.htm

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Guidelines to voyage planning⁶



- Development of plan and close, continuous monitoring are of essential importance.
- The need for voyage planning applies to all.
- Voyage planning includes four steps:
 1. Appraisal;
 2. Planning;
 3. Execution; and
 4. Monitoring.



⁶ https://mca.net/mca.gov.uk/public/04/04a/04a_v/Annexes/Annex25.htm

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Guidelines to voyage planning⁶



1. Appraisal: Gather all information relevant to proposed voyage.
2. Planning: Create a detailed plan to cover the entire voyage.
3. Execution: Execute finalized plan and review or alter when needed.
4. Monitoring: Closely and continuously monitor progress.

⁶https://marinet.moga.gov.uk/public/64/6404a/6404a_v1/AnnexA/AnnexA25.htm

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Trail navigation



- The Appalachian Trail stretches more than 2,190 miles across 14 different states from Georgia to Maine.⁷
- Only about one in four thru-hikers make it all the way.⁷



⁷www.appalachiantrail.org

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Trail navigation




- Travel north or south.
- Equipment and weight.
- Physical and mental preparation.
- Registration and "trail name."
- Regulations and backcountry permits.
- Miles per day and sleeping.
- Contingency plan.
- Follow the A.T. blazes.
- Resupply stops/towns.
- Weather conditions.
- Injury and exhaustion.
- Hiking the miles.
- Wildlife and bears (more likely to eat your food than you).
- Calling it quits early.
- Extending the trip.

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Highway navigation

- Road trips are a summertime tradition in the U.S.⁸
- According to AAA, more than one-third of Americans plan to take a vacation of 50 miles or more away from home this year.⁸



www.usatoday.com/story/travel/experience/america/2017/06/15/all-american-roads-national-scenic-byways-road-trip/10292986

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Highway navigation

- Destination.
- Under the hood.
- Equipment.
- On the payment.
- Behind the wheel.
- Precious cargo.
- Packing the trunk.
- Entertainment.
- Refueling.
- Highway versus back roads.
- Sightseeing.
- Change for the toll roads.
- Rest stops and sleeping.
- Construction delays.
- Weather slowdowns.
- Driver fatigue.
- Change in destination.

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Together, we're navigating our benefits



- We each have a different and unique journey.
- Strive for a secure and safe journey.
- Appraise, plan, execute, monitor.



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Together, we're navigating our benefits

- What is PEBA's role?
 - Share legislative and policy updates;
 - Educate;
 - Communicate; and
 - Create and provide resources.



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Together, we're navigating our benefits



- *Navigating Your Benefits* multimedia series:
 - www.peba.sc.gov/nyb.
 - Plain-language explanations of insurance and retirement benefits.
 - Flyers and videos.




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Together, we're navigating our benefits

- Employer resources:
 - www.peba.sc.gov/employers.html.
 - [Employee Benefits Services](#).
 - [Electronic Employer Services](#).
 - Support menus.
 - Annual training calendar.
 - Benefits manuals.




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Together, we're navigating our benefits 

- Consider your role as a guide for your employees:
 - Experience.
 - Knowledge.
- Will information you hear today impact your employees?
 - Are there danger zones or areas of concern?
 - How can you help?
- How can the *Navigating Your Benefits* series help?

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Thank you! 

- The work you do is important.
- We couldn't administer insurance and retirement benefits without you.


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peba:connect

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History



- PEBA's core operational system was built in the early 1990s.
- Separate retirement and insurance systems:
 - No shared data.
 - Limited coordination of operational processes.
 - Systems outdated and increasingly inflexible.
 - Needed staff expertise increasingly scarce.
 - Significant technology risk.


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Overview



- PEBA will be purchasing an off-the-shelf product that can be customized to meet our needs.
- Project duration:
 - Approximately four years once vendors are in place.
 - PEBA Academy.

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Retirement Systems update

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July 1, 2017, rate increases and funding allocation


- SCRS, State ORP and PORS employer contribution rates increased by 2 percent.
 - Employer contributes 5 percent of State ORP employer rate directly to participant's investment provider.
- Employee rates increased to and are capped at:
 - SCRS – 9 percent;
 - State ORP – 9 percent; and
 - PORS – 9.75 percent.

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Funding for rate increase

- State picked up General Fund and Education Improvement Act share for the first 1 percent.
- General Assembly fully funded the second 1 percent increase for all employers in SCRS and PORS for fiscal year 2018.
 - Funds for the second 1 percent were given directly to PEBA.
 - PEBA will issue credit invoices to each employer for 1 percent of the employer contributions, based on its share of the appropriated funds.


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Focus on wellness

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State Health Plan



- PEBA manages the State Health Plan.
- Self-funded insurance plan:
 - Members' and employers' premiums are held in a trust fund and these funds are used to pay claims.
 - BlueCross BlueShield of South Carolina processes medical claims.
- Goal is to balance revenues and expenses.
- Help us manage the cost of the Plan.

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What can you do?



- Host a preventive worksite screening.
 - Any worksite with a minimum of 20 participants can host a screening.
- Help us promote a healthy workforce.
- Utilize turnkey toolkits to promote value-based benefits.
 - Toolkits are available for download on the PEBA Health Hub at www.PEBAHealthHub.com.


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PEBA Perks




- Adult vaccinations.
- Breast pump.
- Cervical cancer screening.
- Colorectal cancer screening.
- Diabetes education.
- Flu vaccine.
- Mammography.
- No-Pay Copay.
- Preventive screening.
- Tobacco cessation.
- Well child care – exams and immunizations.

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Employer group health report 

- Sent May 17, 2017.
- Customized report that provides a better understanding of the health of your active employees and their dependents.
- Helps identify areas of opportunity to improve member health outcomes for your population.
- Includes aggregate data and benchmarked data based on your peers' experience.


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PEBA is working to improve wellness, too 

- Wellness Committee.
- Tobacco-free workplace.
- Weekly onsite farmer's market.
- Yoga classes.
- Walking group.
- Worksite health assessment.



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Network with your peers 

- Connect with PEBA Partners to learn about how they promote wellness in the workplace.
- Talk with other benefits administrators.
- Email your peers with ideas that you've implemented.

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• What is PEBA Partners?

- It is an award program that honors employers that demonstrate a dedication to promoting a physically, emotionally and financially healthier workplace.

• How to apply:

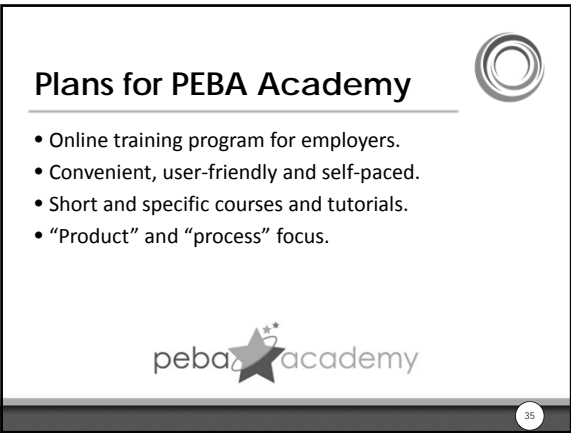
- Each year the survey application will be sent to participating employer groups in May.

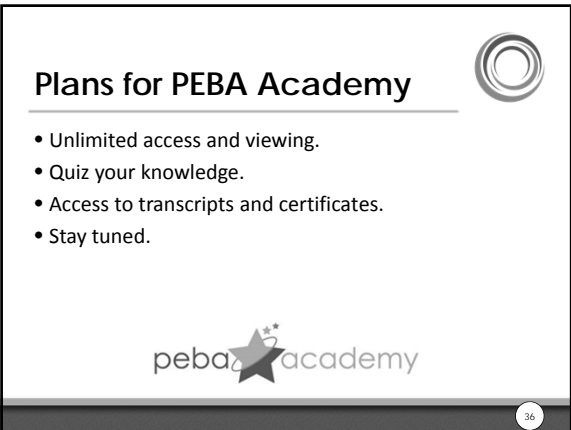
• Visit www.peba.sc.gov/pebapartners.html for more information about PEBA Partners.

• 2017 PEBA Partners:

- Overall winner | City of Newberry.
- State agency | S.C. Department of Labor, Licensing and Regulation.
- Local subdivision | Charleston County Government.
- Higher education | Aiken Technical College.
- Public school district | Greenville County Schools.










Changes to 2018 insurance publications

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New Insurance Summary



- A high-level overview of 2018 insurance benefits, including:
 - Plan comparisons
 - Promotion of benefits like PEBA Perks, Rally and Blue CareOnDemand
- Employers distribute guide to active employees before open enrollment and to new hires throughout 2018


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2018 Insurance Benefits Guide




- Mailed directly to retirees, COBRA subscribers and survivors for whom PEBA does not have an email address before open enrollment.
- Will not be distributed as print document to employers to provide to active employees.
- Will be available online as in past years.

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Benefits Advantage 

- Mailed directly to all retirees, COBRA subscribers and survivors before open enrollment.
- Will not be distributed to employers to provide to active employees.
- Content specific to targeted population includes:
 - Benefits descriptions;
 - Plan comparisons; and
 - Premium rates.

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Federally required notices 

- Printed federally mandated notices.
- Will be distributed to employers and must be provided to active employees before open enrollment.
- Retirees, COBRA subscribers and survivors will receive notices in the *Benefits Advantage*.

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 www.facebook.com/SCPEBA

 www.twitter.com/scpeba

 www.youtube.com/c/pebatv

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Disclaimer



This presentation does not constitute a comprehensive or binding representation regarding the employee benefits offered by the South Carolina Public Employee Benefit Authority (PEBA). The terms and conditions of the retirement and insurance benefit plans offered by PEBA are set out in the applicable statutes and plan documents and are subject to change. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.
