


Serving those who serve South Carolina

Health Highway


State Health Plan update, employer wellness opportunities, PEBA Perks, MetLife and Workplace Possibilities

Agenda



- Monthly premiums and benefit design.
- State Health Plan changes.
- Employer wellness opportunities.
- PEBA Perks.
- Vendor update from MetLife.
- Workplace Possibilities from The Standard.

2



Monthly premiums and benefit design

Effective January 1, 2018

3

State Health Plan monthly employer contributions



- 3.3 percent increase for employers.

	2017	2018
Employee only	\$362.98	\$374.96
Employee/spouse	\$718.98	\$742.72
Employee/child	\$557.10	\$575.48
Full family	\$900.18	\$929.90

4

State Health Plan monthly member contributions



- No increase for enrollees.

	Standard Plan/ Medicare Supplemental Plan	Savings Plan
Employee only	\$97.68	\$9.70
Employee/spouse	\$253.36	\$77.40
Employee/child	\$143.86	\$20.48
Full family	\$306.56	\$113.00

5

State Health Plan benefit design



- No changes to deductibles, copayments or coinsurance amounts.

6

Dental Plus monthly member premiums



- 4.5 percent enrollee increase.

	2017	2018
Employee only	\$25.96	\$27.12
Employee/spouse	\$52.46	\$54.80
Employee/child	\$60.50	\$63.20
Full family	\$78.60	\$82.10

7

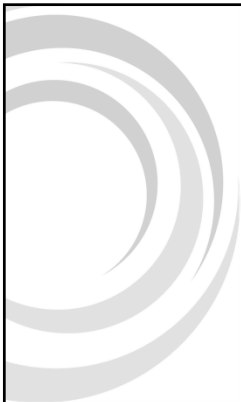
Vision plan monthly member premiums



- Frame allowance once every 12 months versus every 24 months beginning January 1, 2018.

	2017	2018
Employee only	\$7.00	\$8.00
Employee/spouse	\$14.00	\$16.00
Employee/child	\$14.98	\$17.16
Full family	\$21.98	\$25.16

8



State Health Plan changes

Specialty pharmacy

9

Specialty medication – pharmacy program



- Custom Credentialed Specialty Pharmacy Network includes:
 - Accredo, Express Scripts' specialty pharmacy; and
 - Locally-owned pharmacies that are accredited as specialty pharmacies.
- To be covered, specialty medications must be filled by a pharmacy in the Custom Specialty Pharmacy Network.
- Custom communication begins November 2017 to affected members and providers.

10

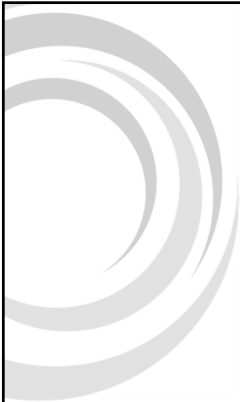
Specialty medications – medical program



- Specialty medications administered in a medical setting require prior authorization by the physician.
- Custom communication begins November 2017 to members and providers from BlueCross.

11

Employer wellness opportunities



12

Annual employer group report card



- The custom report provides:
 - An understanding of your active employees' and their dependents' health. The report presents the information at an aggregate level;
 - Information on chronic condition prevalence rates;
 - Participation in value-based benefits and preventive screening participation rates; and
 - No identifiable information.
- PEBA intends for the report to help you identify opportunities to improve employee health outcomes.

13

PEBA Health Hub



- www.pebahealthhub.com
- PEBA Health Hub is an ever-changing employer resource.
- Turnkey toolkits help you promote value-based benefits, and other health and wellness topics.
- Includes flyers, posters, articles and email templates.
- Includes promotional materials for other benefits, including:
 - Prescription drug program;
 - Dental;
 - Vision;
 - Life insurance;
 - Workplace Possibilities, a disability consultant program helping employees overcome performance barriers; and
 - Flexible benefits.

14

Onsite health education sessions



- Available in 2018 for participating employer groups.
- Variety of health and wellness topics offered.
- Led by certified professionals to include nurses, health educators, dieticians and physicians.
- Event scheduling, online registration and site management available. Scheduling a session requires a four-week lead time.
- Promotional materials will be available for encouraging employee participation.

15

Onsite health education topics



- Back care;
- Cancer screening;
- Diabetes;
- Fitness;
- Healthy heart;
- Know your numbers;
- Men's and women's health;
- Nutrition;
- Sleep disorders;
- Stress relief;
- Tobacco cessation; and
- Weight management.

16

Onsite health education employer cost



- **\$450** One 1-hour session conducted by nurse, health educator or dietician.
- **\$1,200** Five 1-hour sessions, based on topic. Sessions are conducted by nurse, health educator or dietician.
- **\$1,800** Five 1-hour sessions, regardless of topic. Sessions are conducted by physician.

17

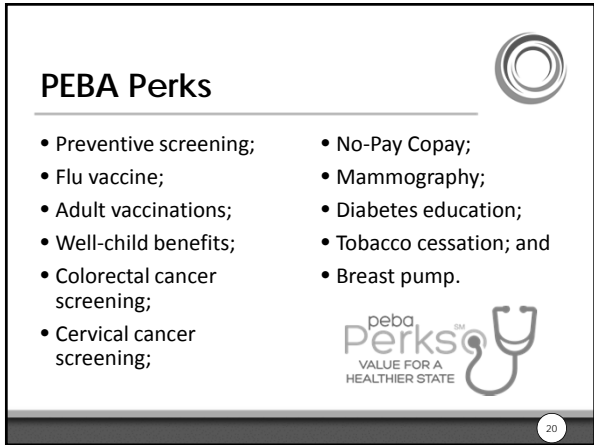
Request an onsite health education session



- Kristin Teets
 - Director of Corporate Wellness
 - Kristin.Teets@DoctorsCare.com
 - 803.467.9300
- Kitty Howell
 - VP Business Development
 - Khowell@ucimedinc.com
 - 843.238.4520
 - 888.845.6887

18







Help employees plan for their families' needs

Count on MetLife to help protect their future

TRANSITION SOLUTIONS	Support for employees to make time-sensitive decisions regarding their changing benefits.
WILL PREPARATION	Work one-on-one with an attorney, in person or on the phone, to prepare or update a will. Or, use our online will preparation services.
FUNERAL DISCOUNTS AND PLANNING SERVICES	Access to the largest network of funeral homes and cemeteries to preplan with an advisor and receive discounts on funeral services.
DIGITAL LEGACY	Create your digital legacy with MetLife Infinity ® by capturing and securing important documents such as deed and wills, as well as photos and videos.

MLA
PLANNING ASSISTING SUPPORTING

Metropolitan Life Insurance Company, New York, NY 10166 © 2017 METLIFE, INC.



Support and guidance through difficult times

Compassionate support when employees need it most

GRIEF COUNSELING	Employees and their dependents can speak face-to-face with a licensed counselor to cope with a loss or major life change. Or, speak to a licensed counselor while in the comfort of home through the helpline.
FUNERAL ASSISTANCE	Employees work with compassionate counselors that assist with personalizing funeral arrangements in a non-sales environment.
BENEFICIARY CLAIM ASSISTANCE	Beneficiaries receive guidance from experts as they work through their options and financial needs with our Delivering the Promise ® services.
ESTATE RESOLUTION SERVICES	Employees or their beneficiaries can settle an estate with confidence, either one-on-one with an attorney or by phone.
LIFE SETTLEMENT ACCOUNT	Beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate through Total Control Account .

MLA
PLANNING ASSISTING SUPPORTING

Metropolitan Life Insurance Company, New York, NY 10166 © 2017 METLIFE, INC.





Workplace Possibilities



What is Workplace Possibilities?

A proactive disability management program from Standard Insurance Company that provides a nurse or vocational specialist to work directly with employees, employers and physicians in order to:

- Increase employee productivity;
- Reduce the cost, duration and impact of disability, FMLA and other absence/disability programs; and
- Support employee participation in health management programs.

25

Company Confidential

Recent survey by The Standard

Published in *Health Insurance Underwriter magazine*

HR Managers are uncertain how to accommodate employees.

- 76 percent said their workforce has included an employee with a disabling condition.
- 63 percent are unsure how to connect an at-risk employee with assistance.
- 48 percent have little or no knowledge of how to implement a reasonable accommodation.
- 38 percent of managers in companies with 500 to 2,499 employees are confident in their organization's handling of employee disability and accommodations.

Data is based on a survey of 300 respondents conducted in September 2014 by a third-party research firm hired by The Standard.

26

Company Confidential

How can Workplace Possibilities help you?

We provide a professional consultant who supports benefits administrator resources in several ways:

- Preventing disability absence by helping employees stay at work;
- Assisting employees to return to work as soon as feasible;
- Overseeing employee progress toward return to regular duty;
- Selecting and overseeing accommodation vendors;
- Connecting employees to employee assistance, disease management and wellness programs;
- Assisting HR in responding to ADA-AA accommodation requests; and
- Providing help in dealing with challenging employee situations.

27

Company Confidential

Services available to employees

We provide services at two points in time:

Stay at Work services	Return to Work services
<ul style="list-style-type: none"> • Services are provided while employee is still working. • Goal is to help the employee perform job tasks. 	<ul style="list-style-type: none"> • Services are provided soon after an employee goes out of work. • Goal is to quickly return employee to work.

28

Company Confidential

Identifying employees

Benefits administrators are asked to help employees struggling with their jobs when:

- The employee requests accommodation or help in performing job duties.
- A supervisor refers employees who are:
 - Missing work, showing up late or leaving early because of medical appointments;
 - Complaining of pain;
 - Having difficulty with certain tasks or experiencing a decline in performance; or
 - Not getting along with customers or the public they serve.

Benefits administrators can also refer employees who need help to return to work. The Standard will sometimes identify opportunities to help employees return to work.

29

Company Confidential

Initiating referrals

Benefits administrators' prompt and respectful response is crucial.

1. Benefits administrator reaches out to employee to offer assistance.
2. Employee agrees to participate and provide medical documentation.
3. Benefits administrator faxes *Request for Services* form.
4. Employee signs *Authorization* form and asks physician to send *Medical Information Request* to The Standard.
5. Consultant responds to benefits administrator.
6. Consultant reviews medical documentation and begins services by reaching out to the employee.

30

Company Confidential

Serving employees

Consultant begins case management quickly by:

1. Reaching out to employee to understand their situation, barriers to successful job performance and medical condition/treatment;
2. Coordinating with employee, physician, supervisor and benefits administrator;
3. Determining if accommodations can assist the employee to overcome job barriers caused by medical condition;
4. Researching and coordinating implementation of accommodations/adaptive equipment to ensure barriers are successfully overcome;
5. Following through to check if accommodations are effective; and
6. Monitoring modified duty until full capacity is achieved.

31

Company Confidential

We refer employees to other employer benefit programs

Employees get the added services they need.



We referred
1 of every 4
employees we assisted
to their employer's Employee
Assistance Program, wellness
or disease management
program.

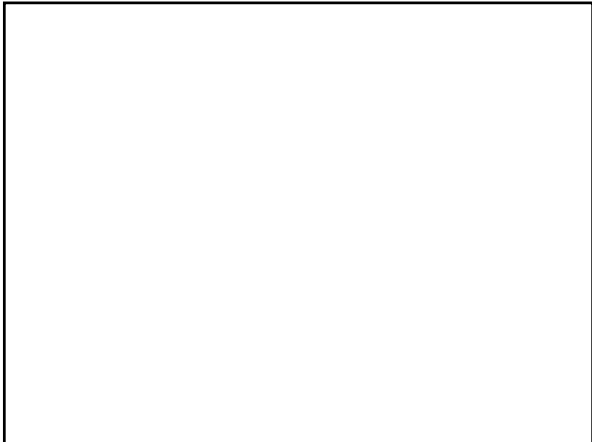
32


Company Confidential

Sign up for our blog www.workplacepossibilities.com/blog

33


Company Confidential



Summary 

- State Health Plan premium updates.
- Specialty medications.
- Annual employer group health report card, Health Hub and onsite health education.
- PEBA Perks.
- MetLife life insurance.
- Workplace Possibilities.

35

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.

36
