

Serving those who serve South Caroline

Health and Wellness: Your Benefits Resources

2019

What we will cover



- State Health Plan overview.
- PEBA Perks.
- Adult well visits.
- Health and wellness benefits.
- Online tools and resources.

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State Health Plan



- PEBA manages the State Health Plan.
 - Self-funded insurance plan; premiums are not paid to an insurance company.
 - Members' and employers' premiums go into a trust fund and these funds are used to pay claims.
 - BlueCross BlueShield of South Carolina processes claims.
- Managing the prevalence of medical conditions may help prevent or detect diseases earlier.
- Health management is key to maintaining a low cost for the Plan and premiums.

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PEBA Perks



- Value-based benefits available at no cost to State Health Plan primary members at network providers and pharmacies.
- Benefits can help make it easier for you and your family to stay healthy.
- www.PEBAPerks.com.



PEBA Perks



- Preventive screenings.
- Flu vaccine.
- Adult vaccinations.
- Well child benefits.
- Colorectal cancer screening.
- Cervical cancer screening.
- No-Pay Copay.
- Mammography.
- Diabetes education.
- Tobacco cessation.
- Breast pumps.

Preventive screenings



- Available to State Health Plan primary subscribers, non-Medicare eligible retirees, COBRA subscribers and covered spouses.
- Screenings, worth more than \$300, include:
 - Blood work;
 - Health risk appraisal;
 - Height and weight measurements;
 - · Blood pressure check; and
 - Lipid panels.

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Flu vaccine



- Available to State Health Plan primary members.
- Members may get the shot from a participating network pharmacy for a \$0 copay.
- If a member receives the shot at a network doctor's office, the vaccine and the administration fee will be covered at no cost.
 - Any costs associated with the office visit will be processed according to regular Plan coverage rules.

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Adult vaccinations



- Available to State Health Plan primary members.
- Covered as recommended by the <u>U.S. Centers for</u> <u>Disease Control and Prevention</u>.
- If a member receives a shot at a network doctor's office, the vaccine and the administration fee will be covered at no cost.
 - Any costs associated with the office visit will be processed according to regular Plan coverage rules.

Well child benefits



- Available to covered dependents through age 18.
- Plan pays 100 percent of the allowed amount for approved exams and immunizations at a network provider.
- <u>American Academy of Pediatrics</u> recommends services at certain ages.
- <u>U.S. Centers for Disease Control and Prevention</u> recommends immunizations.

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Colorectal cancer screening



- Available to State Health Plan primary members at a qualified network provider.
- Routine screening covered based on age range recommended by the <u>United States Preventive Services</u> Task Force.
 - Eligible members can also opt for some take-at-home tests.
- Diagnostic screenings available at any age.
- Benefit covers pre-surgical consultation, generic prep kit, procedure and anesthesia.
- Any associated lab work as a result of the screening will be processed according to normal Plan provisions.

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Cervical cancer screening



- Available to State Health Plan primary women ages 18-65.
- Covers a Pap test each calendar year at no cost.
- Women ages 30-65 can also receive the HPV test at no cost in combination with a Pap test once every five years.
- This benefit only covers the lab fee and portion of the office visit associated with the Pap test.

No-Pay Copay



- Available to State Health Plan primary subscribers and covered spouses.
- Qualify for the program on a quarterly basis through Rally by completing certain quarterly and annual activities.
- Receive certain generic medications for the following conditions:
 - High blood pressure and high cholesterol;
 - Cardiovascular disease, congestive heart failure and coronary artery disease; and
 - · Diabetes.

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Mammography



- Available to State Health Plan primary women.
- One baseline routine mammogram (four views) for women ages 35-39.
- One routine mammogram (four views) each calendar year for women ages 40 and older.
- Diagnostic mammograms are processed according to regular Plan coverage rules.

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Diabetes education



- Available to State Health Plan primary members.
- Diabetes education helps diabetics understand their condition and how to better manage it.
- People who receive diabetes education are more likely to
 - Use primary care and preventive services;
 - Take medications as prescribed; and
 - Control their blood glucose, blood pressure and cholesterol levels

Tobacco cessation



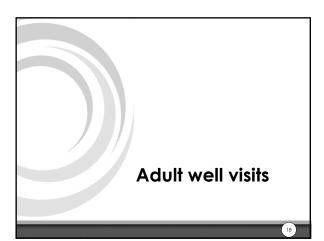
- Available to State Health Plan primary subscribers and covered spouses and dependent children age 13 or older.
- Enroll in Quit For Life® program at <u>www.quitnow.net/SCStateHealthPlan</u> or 800.652.7230.
- Includes a \$0 copay for eligible tobacco cessation medications to eligible participants.

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Breast pumps



- Available to State Health Plan primary women.
- Receive certain electric or manual breast pump.
- Learn more by enrolling in Coming Attractions.
 - Log in to your My Health Toolkit account. Select Wellness, then Health Coaching.
 - Call 855.838.5897 and press 4.
- Coming Attractions program supports mothers throughout pregnancy and baby's first year of life.
- Lactation consultations are available at no cost through Blue CareOnDemand.



Ad	υlt	well	vis	its	C	OV	ere	d
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- Covered as a contractual service by the Standard Plan.
- Visit is subject to copayment, deductible and coinsurance.
- Evidence-based services, with an A or B recommendation by the <u>United States Preventive</u> Services Task Force (USPSTF), included.

Adult well visit eligibility for Standard Plan members



- Available to all non-Medicare primary adults age 19 and older.
- The Plan will only cover one visit in covered years based on the following schedule:

	Once a year	Once every two years	Once every three years
Ages 19-39			✓
Ages 40-49		✓	
Ages 50 and up	1		

- Eligible female members may use well visit at gynecologist or
- primary care physician, but not both, in a covered year.

 If a female visits both doctors in the same covered year, only the first routine office visit received will be allowed.

Adult well visit for Savings

Plan members in 2019



- Savings Plan members' covered well visits1 will include evidence-supported services based on USPSTF A and B recommendations.
- Plan will cover one well visit each year for Savings Plan members at no member cost.

Where to	go	for	an	adult
well visit	_			



- Take advantage of this benefit at a network provider specializing in:
 - General Practice;
 - Family Practice;
 - Pediatrics;
 - · Internal Medicine; or
 - Obstetrics and Gynecology.

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Services not included as part of an adult well visit



- Those without an A or B recommendation by the LISPSTE
- Other services, including a complete blood count (CBC), EKG, PSA test and basic metabolic panel, if ordered by your physician to treat a specific condition, are subject to the copayment, deductible and coinsurance, as well as normal Plan provisions.
- Follow-up visits and services as a result of well visit are also subject to normal Plan provisions.

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Get the most out of your State Health Plan benefits



- Take advantage of value-based benefits at no member cost through PEBA Perks.
- Have a preventive screening, available at your worksite or regionally, which includes blood work, lipid panels and other tests.
- Share confidential screening report with doctor to eliminate need for retesting at a well visit.
- Doing this minimizes cost to members at a well visit.

Get the most out of your State Health Plan benefits



- Female members ages 18-65 can receive a routine Pap test each calendar year.
- In the years in which an adult well visit is not covered for a Standard Plan member, the Plan will cover the cost of Pap test.
- Members ages 30-65 can also receive an HPV test in combination with a Pap test once every five years at no cost to them.

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Patient-centered medical home (PCMH)



- Focus is on coordinating care and preventing illnesses rather than waiting until an illness occurs and treating it.
- Physician office visit copay is waived for Standard Plan members.
- Members pay a 10 percent coinsurance, rather than 20 percent coinsurance once meeting their deductible.
- Learn more and find a list of PCMH providers at <u>statesc.southcarolinablues.com</u> under Coverage Information.

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- Available to State Health Plan primary members age 18 and older.
 - Dependent children can use the benefit with an adult member.
- Connect with health care professionals via computer or smartphone 24/7/365.
- Maximum cost of \$59.
 - Cost is subject to regular Plan coverage rules, including annual deductible and coinsurance.
- www.peba.sc.gov/bluecareondemand.html.

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Health issues appropriate for a video visit



- Cold and flu symptoms.
- Allergies.
- Bronchitis and other respiratory infections.
- Urinary tract infections.
- Rashes and other skin irritations.
- · Sinus problems.
- Migraines.
- Pinkeye.



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Other types of Blue CareOnDemand visits



- Behavioral health:
 - Video chat with a licensed counselor, therapist, psychologist or psychiatrist from the comfort of your home.
 - Help doesn't have to stop after your first consultation. Schedule follow-up visits at the time and frequency that are right for you.
 - The cost of the visit will vary based on the type of provider.
- Lactation consultations:
 - Video chat with a lactation consultant at no cost and get help for many of the common issues associated with breastfeeding.
 - You can schedule follow-up appointments at a time and frequency that are right for you.

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- Teaches it's not what you eat, but when and how you eat that will help you lose and keep off weight.
- 10-week online program using video lessons and interactive tools.
- Participants watch lessons at their convenience on their computer, smartphone or tablet through iPhone or Android apps.
- Following the first 10 weeks, participants will receive:
 - Seven biweekly sessions; and
 - Six months of continued support, as needed.

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Naturally Slim eligibility



- Available at no cost to members.
- Includes first 10 weeks, seven biweekly sessions and six months of continued support.
- State Health Plan members age 18 and older can apply to participate.
- Also available to Medicare-primary members age 18 and older.
- Apply for an upcoming program at www.naturallyslim.com/PEBA.

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Rally



- Digital health platform that offers State Health Plan primary members age 16 and older a personalized experience.
- Link certain wearable devices to Rally.
 - Find your Rally Age, track your movement, complete missions and compete with others in challenges.
- Register by logging in to your My Health Toolkit account. Select Wellness, then Rally.



Health coaching



- Available to State Health Plan subscribers and covered adult family members.
- Designed to help those with behavioral or chronic medical conditions.
- Automatically enrolled if you are identified through claims as someone who could benefit from one of the programs. You can opt out at any time.
- To self-enroll, call BlueCross at 855.838.5897.
- www.peba.sc.gov/healthcoaching.html.

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Navigating Your Benefits



- Multimedia series that gives you common-language explanations of insurance and retirement benefits.
- www.peba.sc.gov/nyb.



Member messaging



- Text messages that can help you stay on top of your health.
- Receive benefits information, health and wellness reminders and costsaving tips.
- Two ways to sign up:
 - Call 844.284.5417.
 - Text PERKS to 735-29.



My Health Toolkit



- One-stop destination to manage your health benefits.
 - Learn more about your coverage.
 - Check medical and dental claims.
 - Manage your prescriptions.
 - Replace or view your identification card.
 - Find a doctor or hospital.
 - Improve your wellness with Rally.
- www.StateSC.SouthCarolinaBlues.com.



How to register for My Health Toolkit



- 1. Go to $\underline{www.StateSC.SouthCarolinaBlues.com}$ and select Register Now.
- 2. Enter your member identification number on your State Health Plan identification card and your date of birth
- 3. Choose a username and password.
- 4. Enter your email address and choose to go paperless.

If you have any questions about your My Health Toolkit account, call BlueCross at 877.274.1715.

My He	alth	Toolkit:	for	you
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• Subscribers, covered spouses and dependents age 16 and older can create their own profile.

Who can see information						
		Spouse's claims/eligibility	Dependent's claims/eligibility			
Subscriber	✓	✓	✓			
Spouse	✓	✓				
Dependent(s)			✓			

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Manage your medicine with taps, not trips.



- Register at www.express-scripts.com or download the Express Scripts mobile app.
- Online tools include:
 - Refill and renew prescriptions.
 - View your identification card.
 - Check order status and view medicine cabinet.
 - Find and compare prices with Price a Medication.
 - Locate a network pharmacy near you.



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MyBenefits



- Online portal for insurance members.
- Accessible 24/7.
 - · Make changes during open enrollment;
 - Review benefits statement;
 - Upload supporting documentation;
 - Update life insurance beneficiaries;
 - Make changes in some special eligibility situations; and
 - Change contact information.
- mybenefits.sc.gov.

Questions?



- Call PEBA's Customer Contact Center.
 - 803.737.6800.
 - 888.260.9430.
- Visit us online at www.peba.sc.gov.

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South Carolina Public Employee Benefit Authority

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