




Serving those who serve South Carolina

Open enrollment 2018

October 1-31, 2018
Changes effective January 1, 2019


What's new for 2019?



- ASIFlex is the new MoneyPlus administrator.
 - Enroll or re-enroll through MyBenefits.
- Adult well visits will be available to Standard Plan members and are subject to copayments, deductibles and coinsurance.
- Naturally Slim, an online program that will teach participants how to lose weight and keep it off long-term.

2

MoneyPlus changes for 2019



- No fee to participate in the Pretax Group Insurance Premium feature.
- Carry over up to \$500 of unused Medical Spending Account funds starting in 2020.
- Use Dependent Care Spending Account funds for expenses incurred through March 15, 2020.
- Central Bank is new custodian bank for Health Savings Account.

3

What changes can you make during open enrollment?



- Enroll in, drop or change health plans.
- Enroll in or drop State Vision Plan.
- Enroll in or re-enroll in MoneyPlus.
- Enroll in or increase Optional Life coverage with evidence of insurability.
- Enroll in or increase Dependent Life-Spouse coverage with evidence of insurability.
- Enroll in Dependent Life-Child coverage.
- Cancel or decrease Optional Life and Dependent Life coverage.
- Add or drop dependents.
- No dental changes for 2019.
- Changes will become effective January 1, 2019.

4

MyBenefits



- Available to members with internet access.
- Accessible 24/7.
 - Make changes during open enrollment;
 - Enroll or re-enroll in MoneyPlus;
 - Review benefits statement;
 - Upload supporting documentation;
 - Update life insurance beneficiaries;
 - Change coverage during some special eligibility situations; and
 - Change contact information.
- <https://mybenefits.sc.gov>

5

Benefits options

6

Health insurance



- State Health Plan.
 - Standard Plan.
 - Savings Plan.
 - Includes prescription benefits.
 - View comparison chart on Page 2 of the *Insurance Summary*.
- TRICARE Supplement Plan.

7

Dental insurance



- No dental changes may be made for 2019.

8


Vision care



- State Vision Plan.
- Benefit includes:
 - Eye exams;
 - Frames and lenses; and
 - Contact lens services and materials.
- View more information on Page 5 of the *Insurance Summary*.

9


Life insurance



- Optional Life.
 - Enroll in or increase coverage with evidence of insurability.
 - Decrease or drop.
- Dependent Life-Spouse.
 - Enroll in or increase coverage with evidence of insurability.
 - Decrease or drop.
- Dependent Life-Child.
 - Enroll in or drop.
- View more information on Page 6 of the *Insurance Summary*.

10


Long term disability



- Basic Long Term Disability (BLTD) Plan.
 - Automatically provided at no cost to active employees enrolled in State Health Plan or TRICARE Supplement Plan.
- Supplemental Long Term Disability (SLTD) Plan.
 - 90-day waiting period.
 - 180-day waiting period.
- View more information on Page 7 of the *Insurance Summary*.

11

MoneyPlus



- Flexible benefits program.
- Pretax Group Insurance Premium feature.
- Flexible spending accounts.
 - Dependent Care Spending Account.
 - Medical Spending Account (MSA).
 - Limited-use Medical Spending Account.
- Health Savings Account (HSA).
- View more information on Page 8 of the *Insurance Summary*.

12

2019 monthly premiums for active employees



- Based on your health plan, other benefits selected and coverage level. Coverage levels include:
 - Employee only;
 - Employee/spouse;
 - Employee/children; and
 - Full family.
- Premiums for optional employers may vary.

13

2019 monthly premiums for active employees



- No increase for State Health Plan employee premiums.
- Some patient-cost sharing features, such as copayments and deductibles, will increase for Standard Plan members.
- View more information on Pages 3-7 of the *Insurance Summary*.

14

Open enrollment reminders



- Open enrollment is October 1-31, 2018.
- You are responsible for verifying and updating your insurance benefits.
 - Use MyBenefits or talk to your benefits administrator.
- Submit all dependent documentation to PEBA by December 1, 2018.
- Changes made during open enrollment are effective January 1, 2019.
- www.peba.sc.gov/openenrollment.html

15


Get social with PEBA



-  www.facebook.com/scpeba
-  www.twitter.com/scpeba
-  www.youtube.com/c/pebatv
-  www.scpeba.podbean.com

16

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.

17
