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Serving those who serve South Carolina

Open enrollment 2017

October 1-31, 2017
Changes effective January 1, 2018

What's new for 2018?

- MetLife is the new life insurance vendor.
 - Premiums for Dependent Life-Spouse coverage will be based upon spouse's age not employee's age.
- The eyeglass frame benefit will change from every 24 months to every 12 months.
- Members who fill prescriptions for specialty medications must use the Plan's Custom Credentialed Specialty Network. The network will include Accredo, Express Scripts' specialty pharmacy, and accredited locally-owned pharmacies.

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What's new for 2018?

- Employees required to cover a former spouse must drop former spouse during open enrollment.
 - Former spouse will be covered under his own policy.
 - Employee can add a current spouse as a dependent.
 - Employee is eligible to pay his premiums using pretax dollars by enrolling in the MoneyPlus Pretax Group Insurance Premium feature.

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Former spouse proviso



- Former spouse will be enrolled under his own policy effective January 1, 2018, and must complete a former spouse *Notice of Election* form.
- Coverage will be billed at the full premium amount and payment is required with the *Notice of Election*.
- A copy of court order is required.
- A former spouse is only eligible for coverage as long as the employee is covered.

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What changes can you make during open enrollment?



- Enroll in, drop or change health plans.
- Enroll in or drop State Dental Plan/Dental Plus.
- Enroll in or drop State Vision Plan.
- Enroll in or re-enroll in MoneyPlus.
- Enroll in or increase Optional Life coverage up to \$50,000 without evidence of insurability.
- Enroll in or increase Dependent Life-Spouse coverage with evidence of insurability.
- Cancel or decrease Optional Life and Dependent Life coverage.
- Add or drop dependents.


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MyBenefits



- Available to members with internet access.
- Accessible 24/7.
 - Make changes during open enrollment;
 - Review benefits statement;
 - Upload supporting documentation;
 - Update life insurance beneficiaries;
 - Add a newborn to coverage; and
 - Change contact information.
- <https://mybenefits.sc.gov>

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Benefits options

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Health insurance

- State Health Plan.
 - Standard Plan.
 - Savings Plan.
 - Includes prescription benefits.
 - No changes to deductibles, copayments or coinsurance amounts.
 - View comparison chart on Page 14 of the *Insurance Summary*.
- TRICARE Supplement Plan.


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Dental insurance

- State Dental Plan.
- Dental Plus.
- Must participate in the State Dental Plan to enroll in Dental Plus and cover the same family members under both plans.
- View more information on Page 18 of the *Insurance Summary*.

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Vision care



- State Vision Plan.
- Benefit includes:
 - Eye exams;
 - Frames and lenses; and
 - Contact lens services and materials.
- View more information on Page 20 of the *Insurance Summary*.

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Life insurance



- Optional Life.
 - Enroll in or increase coverage up to \$50,000 without evidence of insurability.
 - Decrease or cancel.
- Dependent Life-Spouse.
 - Enroll in or increase coverage with evidence of insurability.
 - Decrease or cancel.
- View more information on Page 22 of the *Insurance Summary*.

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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 23 of the *Insurance Summary*.

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MoneyPlus

- Flexible benefits program.
- Pretax Group Insurance Premium feature.
 - Employees who were covering former spouses will be eligible for pre-tax premiums effective January 1.
- 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 19 of the *Insurance Summary*.

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2018 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 local subdivisions may vary.

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2018 monthly premiums for active employees

- No increase for State Health Plan employee premiums.
- These premiums will increase in 2018:
 - Dental Plus;
 - Vision; and
 - Optional Life.
- View more information on Page 15 of the *Insurance Summary*.

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Open enrollment reminders



- Open enrollment is October 1-31, 2017.
- 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, 2017.
- Changes made during open enrollment are effective January 1, 2018.
- www.peba.sc.gov/openenrollment.html

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