

December 6, 2016

Contribution rate increases
Navigating Your Benefits series live
IBG update for active employees
EBS, MyBenefits unavailable
Employer Advisory Group scheduled
Host a worksite screening
Retiree group insurance eligibility

Improve the
state of your
 health!



Check out PEBA's 2017 health perks, available at no cost to members, at www.PEBAperks.com.



EBS, MyBenefits unavailable

Employee Benefits Services (EBS) and MyBenefits will be unavailable beginning Friday, December 9 at 5 p.m. until Monday, December 12 at 8 a.m. due to maintenance.

Local subs encouraged to attend December 15 Employer Advisory Group

An open discussion for local subdivision benefits administrators

Contribution rate increases expected for SCRS, PORS effective 7/1/17

The Board of Directors of the South Carolina Public Employee Benefit Authority (PEBA) voted at its November 30, 2016, meeting to adopt a 0.5 percent increase in both employee and employer contribution rates. The rates for South Carolina Retirement System (SCRS) would increase to 9.16 percent for employees and 12.06 percent for employers effective July 1, 2017. The rates for Police Officers Retirement System (PORS) would increase to 9.74 percent for employees and 14.74 percent for employers effective July 1, 2017. Any recommended changes to the contribution rates are subject to approval by the State Fiscal Accountability Authority (SFAA).

More details are available online at www.peba.sc.gov/latestnews.html.

Navigating Your Benefits series available on PEBA website

with Jennifer Dolder, PEBA's director of Employer Services, is scheduled from 10 a.m. until noon on Thursday, December 15, at PEBA's office, 200 Arbor Lake Drive, Columbia.

If you are interested in attending this meeting or want to call in, email

EmployerServices@peba.sc.gov. We look forward to hearing from you!

Are you hosting a worksite screening in 2017?

As you prepare for the holidays and check your list twice, don't forget to schedule your 2017 worksite screening! All you need to do is complete this [screening request form](#) to select your preferred date and PEBA will coordinate the rest.

Preventive screenings are an important part of the PEBA Perks program. They are designed to help you get and stay healthy overall. The screening includes blood work, a health risk appraisal, height and weight measurements, blood pressure check and lipid panels. Best of all, it is offered at no cost to employees, retirees and COBRA subscribers and their spouses! To be eligible for this benefit, the Standard Plan or the Savings Plan must be the member's primary health insurance.

If you have any questions about hosting a worksite screening, contact wellness@peba.sc.gov.

The *Navigating Your Benefits* series is now live at



www.peba.sc.gov/nyb.html.

The first wave of the multimedia series features flyers explaining the State Health Plan's Standard Plan and Savings Plan as well as prescription benefits, dental coverage, retirement decisions and how to find coverage information. The flyers are designed to be used by new and current covered employees alike. Videos for the series will be posted soon on [PEBA's YouTube channel](#).

Although the materials are currently available on PEBA's website, this is a "soft launch" since members have not directly received an announcement about the series. Its availability will be featured on a notice that PEBA will send to employers for distribution to employees in late December. *Navigating Your Benefits* will also be announced to members through an email to be sent the first week in January 2017 to those with Member Access and MyBenefits accounts.

For now, benefits administrators are invited to review the series' material, which you can distribute to employees and new hires as appropriate, or direct them to the materials as needed. Please send comments and suggestions for future topics that could be part of the series to communications@peba.sc.gov.

Employers to receive notices explaining *Insurance Benefits Guide* transition

To help make sure your employees are aware of the change from distributing printed copies of the *Insurance Benefits Guide* to using the electronic edition which is published on PEBA's website, employers will receive notices in late December which communicate where employees may find the guide. When you receive your shipment, we ask that you distribute a notice to each of your employees.

The change will not affect retired members, who will receive a print copy of the 2017 *Insurance Benefits Guide*. If you have any questions or concerns, please contact us at communications@peba.sc.gov.

Verifying eligibility for retiree group insurance

When an employee decides to retire, his eligibility for retirement is not the same as his eligibility for retiree group insurance. The requirements for retiree group insurance are outlined in the *Insurance Benefits Guide*, and PEBA recommends an employee review the requirements before he decides to retire. Please remember that in addition to qualifying for retirement, an employee's last five years of employment must be served consecutively in a full-time, permanent position with an employer that participates in the state insurance program.

Please do not verbally verify an employee's eligibility for retiree insurance. If someone is planning on retiring within 90 days and has a question about his eligibility, please direct him to submit an **Employment Verification Record** with a **Retiree Notice of Election** and PEBA will verify his eligibility.



202 Arbor Lake Drive
Columbia, SC 29223

803.737.6800 | 888.260.9430
www.peba.sc.gov
Monday-Friday, 8:30 a.m.-5 p.m.

Not all employers participate in a PEBA-administered retirement plan or insurance programs. Please disregard any information not applicable to you.

Data classification: public information



December 13, 2016

SFAA approves rate increases

Stay informed and connected in 2017

Are you in compliance?

Online services unavailable

Preretirement seminar rescheduled

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Check out PEBA's 2017
health perks, available at no
cost to members, at
www.PEBAperks.com.



Employer, employee online services not available

Employee Benefits Services (EBS), Electronic Employer Services (EES), MyBenefits and Member Access will be unavailable beginning Friday, December 16 at 5 p.m. until Monday, December 19 at 8 a.m. due to maintenance.

Rescheduled: Coastal Carolina University to host

SFAA approves retirement contribution rate increases effective 7/1/17

At its December 13, 2016, meeting, the State Fiscal Accountability Authority (SFAA) approved the retirement contribution rate increases adopted by the South Carolina Public Employee Benefit Authority (PEBA) Board of Directors at its November 30, 2016, meeting.

Effective July 1, 2017, contribution rates will increase by 0.5 percent for the South Carolina Retirement System (SCRS), Police Officers Retirement System (PORS), and the State Optional Retirement Program (State ORP). The rates for SCRS will increase to 9.16 percent for employees and 12.06 percent for employers. The rates for PORS would increase to 9.74 percent for employees and 14.74 percent for employers. The State ORP employee rate will increase to 9.16 percent and the employer rate will increase to 7.06 percent. State ORP employers also remit an additional 5 percent directly to a member's account for a total contribution of 12.06 percent.

More details are available online at
<http://www.peba.sc.gov/latestnews.html#rateincreasejuly17>

preretirement seminar February 15

PEBA has rescheduled the Coastal Carolina University preretirement seminar canceled earlier in the year due to Hurricane Matthew. The seminar will be held Wednesday, February 15, 2017. We have already transferred registrations from the canceled October event and emailed registered participants. However, there is still room available if you or your employees wish to attend. Click [here](#) for more information and to register for the seminar.

PEBA's Field Services team will share important information regarding retirement eligibility, benefits and retiree insurance eligibility. The Social Security Administration and the South Carolina Deferred Compensation Program will also present information about their programs.

Stay informed and connected in 2017

PEBA is excited about the benefits available to members in 2017. To ensure that you, as well as your employees, can access important resources and receive communications from PEBA and its third-party administrators, we've provided information about how to "white list" websites and domains. Please follow the steps in this [document](#) to ensure you and your employees can get informative updates that will help them use their State Health Plan benefits in the coming year.

Are you in compliance?

If you are an employer that participates in the South Carolina Deferred Compensation Program (Program), we want to remind you about the requirements for remittance of contributions to the Program's third-party administrator, Empower Retirement. In accordance with plan documents, the following requirements must be met:

- **401(k) plan contributions** Participating employers must remit contributions to Empower Retirement as soon as administratively possible, but no later than 15 days after the contributions would have otherwise been payable to the participant as salary. More details are available in [Section 5.1\(f\) of the 401\(k\) plan document](#).
- **457 plan contributions** Participating employers must remit contributions to Empower Retirement as soon as administratively possible, but no later than 15 days following the end of the month in which contributions would have otherwise been payable to the participant as salary. More details are available in [Section 5.2 of the 457 plan document](#).

During the Program's most recent audit, many employers were found to be out of compliance with these requirements. PEBA takes audit findings seriously, as multiple occurrences could jeopardize the Program's tax-exempt status. If you are not remitting according to the above requirements, please take the necessary steps to change your payroll procedures to ensure you act in accordance with the Program's governing documents.

If you have questions, please contact your Empower Retirement [local Retirement Plan Counselor](#).



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December 20, 2016

SFAA approves rate increases

2017 SHP benefit enhancements

Retirement Systems CAFR online

WageWorks enrollment report

2017 Select Your Retirement guide

Improve the
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Check out PEBA's 2017
health perks, available at no
cost to members, at
www.PEBAperks.com.



Holiday closing schedule

PEBA will be closed Friday, December 23 through Tuesday, December 27, 2016, and Monday, January 2, 2017, in observance of the holidays. We appreciate all the work you do to administer the benefits to our members. We hope you have a safe and happy holiday!

Retirement Systems CAFR available online

The *Comprehensive Annual Financial Report* (CAFR) for the South Carolina Retirement Systems for the fiscal year ended June 30, 2016, is now available on PEBA's website. The report is posted on the Facts and

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More details are available online at www.peba.sc.gov/latestnews.html.

2017 State Health Plan benefit

figures page,
www.peba.sc.gov/factsfigures.html.

The 2016 CAFR is available on the Archives page of the website.

Watch for your WageWorks enrollment report

Beginning this week, WageWorks will send an enrollment report to all employer groups. The report will be sent via either Secure File Transfer Protocol or secure email and you should receive your report by Friday, December 23.

2017 Select Your Retirement guide

The *Select Your Retirement* guide has been updated for 2017 and is now on the website.

enhancements

Beginning January 1, 2017, the following benefit enhancements will be available for eligible State Health Plan (Standard and Savings Plan) primary members.

- **Blue CareOnDemand** State Health Plan primary members enrolled in the Standard Plan or Savings Plan, will have access to a new telehealth option, Blue CareOnDemand. This platform, operated by BlueCross' telehealth partner, American Well, focuses on live virtual visits, and uses on-demand technology in which you can request a visit and connect with a provider in less than two minutes. Learn more about this benefit at www.youtube.com/watch?v=me-YxbE206s.
 - **Colorectal cancer screenings** The State Health Plan provides coverage for routine and diagnostic colonoscopies and in 2017, a convenient, less invasive, early detection take-at-home test will be covered. Both screenings are available to eligible members at no cost. Learn more about this 2017 PEBA Perks at www.PEBAperks.com.
 - **Coming Attractions: maternity management** This program offers pregnant women and new moms, educational materials and counseling sessions conducted by nurses. State Health Plan primary members can sign up for the program to learn how to receive an Ameda electric or manual breast pump from a contracted health care provider at no charge. Learn more about this 2017 PEBA Perks at www.PEBAperks.com.
 - **Pap test benefit** In addition to the pap test benefit, based on the recommendation of the United States Preventive Services Task Force, the Standard Plan and Savings Plan both will cover the human papillomavirus (HPV) test every five years in conjunction with a Pap test at no cost to eligible women ages 30 through 65. Learn more about the Pap test benefit at <http://peba.sc.gov/valuebasedbenefits.html>.
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New hire insurance packet posted

Benefits administrators conducting meetings or presentations with new hires now have access to a packet of collected publications which they can use to introduce critical pieces of information new employees need to gain an understanding of their insurance coverage choices. Please feel free to begin using the packet any time after January 1.

The packet, found at www.peba.sc.gov/newemployees.html, contains:

- A flyer containing an overview of the decisions which can be made using the *2017 Insurance Benefits Guide*;
- The 2017 State Health Plan Standard Plan Summary of Benefits and Coverage;
- The 2017 State Health Plan Savings Plan Summary of Benefits

and Coverage; and

- 2017 monthly insurance premiums.

The packet aims to introduce types of coverage without explaining them exhaustively. As a result, you should avoid presenting the packet as an alternative to reviewing the Insurance Benefits Guide for making decisions. The packet can instead serve as a first step in insurance benefits orientation, helping a new hire avoid getting lost in the often overwhelming amount of information he receives. Please encourage your new hires to review the online [Insurance Benefits Guide](#) for more details before making their insurance selections.

Questions, concerns or feedback on what materials you would find useful in future versions of the packet are welcome at communications@peba.sc.gov.



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