

## PEBA Update

Week ending July 3, 2015

### Cancel Your Retirees' Coverage Quickly

July 1 is a popular date for retirement. Help PEBA process a Retiree NOE quickly by terminating new retirees' active coverage as soon as the paperwork is complete. **Remember, it is easier to terminate coverage through EBS.**

Quickly terminating your retiring employees' active coverage will help your former coworkers avoid inconveniences. By not canceling a new retiree's active coverage promptly, it may affect claims payment for a period of time, and several months of retiree insurance premiums may be deducted from his first retirement check.

### Training Videos Available on EES

The S.C. Public Employee Benefit Authority (PEBA) recently unveiled a new feature on the secure Electronic Employer Services (EES) website that allows participating employers to initiate and submit retirement enrollment elections for newly hired employees through EES.

Training videos are now available on EES to learn how to submit retirement enrollments. The videos include a brief introduction to the new feature; instructions for processing an enrollment, which includes the employee portion; additional instructions for submitting a Police Officer's Retirement System (PORS) enrollment; and instructions for an employee who is employed or actively working with another employer.

This enhanced functionality is not applicable for employers whose payroll is processed by the Office of the Comptroller General because those retirement enrollment elections must be processed through SCEIS.

If you have any questions, please contact PEBA's Customer Service Department at 803-737-6800 or 800-868-9002 (within S.C. only).

## PEBA Update

Week ending July 10, 2015

### Registration now open for 2015 Benefits at Work conference

The Columbia Metropolitan Convention Center will host this year's conference on Aug. 31 – Sept. 3. There are four days to attend the conference, and this year, we will offer six workshops – three insurance workshops and three retirement workshops. You will have the option to attend any three of the six workshops. Also new this year, the conference will be open to retirement employers. This will give insurance and retirement professionals the opportunity to interact and learn how to administer and process both benefits. These groups are invited to attend on these days:

- Higher Education - Aug. 31
- State Agencies - Sept. 1
- Local Subdivisions - Sept. 2
- Public Schools - Sept. 3

BAs must register online by accessing the BA login at [www.eip.sc.gov](http://www.eip.sc.gov). Seating is limited, and we cannot accommodate more than the facility's seating capacity. The same information will be presented each day, so if registration is full for your group's day, you can register to attend another day. The conference agenda is available online, and **the registration deadline is Friday, Aug. 14.**

### Third-party enrollers

Third-party enrollers (TPEs) may attend the BAW conference on a space-available basis. Each TPE is required to complete the TPE Form and pay a \$25 registration fee. (Checks should be made payable to "S.C. PEBA.") TPEs will not be able to register at the conference. BAs are responsible for educating and training TPEs to competently convey information to subscribers about the products and programs offered through PEBA, including any updates or changes.

The following requirements apply to any TPE attending the BAW conference:

- A TPE must attend on the same day as the sponsoring BA.
- A TPE may not attend multiple days of the conference with different BAs.
- A TPE may not solicit business or promote third-party products.
- A TPE must wear a conference-issued name tag that identifies the sponsoring agency. He may not wear a company name tag or any other article of clothing that identifies his company or him as a TPE.
- No more than 10 representatives from one TPE may attend the conference on any single day.

TPE registration forms, along with registration fees, should be mailed **no later than Friday, August 14** to:

S.C. PEBA

Attention: Pamala Jackson

202 Arbor Lake Drive

Columbia, SC 29223

Each TPE registering for the conference will receive an automated email confirmation and a final confirmation email (generated from the email address submitted on the registration form) before the conference.

### **Hotel reservations**

If you need hotel accommodations, you may consider these nearby hotels: Hampton Inn, Hilton Columbia Center and the Columbia Marriott.

For conference questions, contact Pamala Jackson at 803.734.0706 or via email at [pjackson@peba.sc.gov](mailto:pjackson@peba.sc.gov). We look forward to seeing you at the 2015 BAW conference!

### **EBS unavailable beginning Monday evening**

Employee Benefits Services (EBS) will be down from 5:15 p.m. on Monday, July 13, until 8 a.m. on Tuesday, July 14, while the system is being updated.

### **EBS will no longer refresh automatically**

Beginning Tuesday, July 14, information about transactions made through the Employee Benefits Services (EBS) system will no longer be automatically refreshed. The change is being made to improve the security of the system.

If a BA has access to one group, he will need to click on the "Refresh" button to update his group's information.

If a BA has access to more than one group, the button reads "Update." The BA will need to key in the number of the group he wishes to administer. Then he should click on "Update" to refresh that group's information.

### **Cancel your retirees' coverage promptly**

July is a popular month for retirement. Help PEBA process Retiree NOEs quickly by terminating new retirees' active coverage as soon as the paperwork is complete. **Remember, it is easier to terminate coverage through EBS.**

Quickly terminating your retiring employees' active coverage will help your former coworkers avoid inconveniences. If a new retiree's active coverage is not canceled promptly, it may affect claims payment for a period of time, and several months of retiree insurance premiums may be deducted from his first retirement check.

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Training videos are now available on EES to help BAs learn how to submit retirement enrollments. They include a brief introduction to the new feature; instructions for processing an enrollment, which includes the employee portion; additional instructions for submitting a Police Officers Retirement System (PORS) enrollment; and instructions for an employee who is employed or actively working with another employer.

This enhanced functionality is not applicable for employers whose payroll is processed by the Office of the Comptroller General because those retirement enrollment elections must be processed through SCEIS.

If you have questions, please contact PEBA's Customer Service Department at 803.737.6800 or 888.206.9430 (toll-free).

## PEBA Update

Week ending July 17, 2015

### **BAW conference update**

The Columbia Metropolitan Convention Center (CMCC) will host this year's Benefits at Work conference on Aug. 31 – Sept. 3. Among the new features this year, PEBA will offer six workshops. You can register to attend three. Registration is available online via the BA login at [www.eip.sc.gov](http://www.eip.sc.gov).

Here is some other important information:

#### **Lunch**

Lunch will be on your own. The Congaree Vista area has a variety of lunch options that are close to the CMCC. You will have ample time to ensure that you can return to the conference for the afternoon sessions.

#### **Parking**

The CMCC has limited free parking spaces. A City Garage next to the CMCC will be available for you to park for a small fee of \$6 for the day. You will be given a parking voucher at registration that will allow you to receive this special rate.

#### **Wi-Fi**

Free Wi-Fi will be provided for you at the conference. You will be given log-in instructions at the conference.

### **Request proof of insurance promptly**

Individuals who are traveling overseas often need proof of health insurance, especially if they are students or will be employed in another country.

Please remind subscribers that if they or their dependents need documentation of coverage, it must be requested **at least 10 working days in advance**. If it is not requested by the deadline, they may not receive it by the time they need it.

The request must be in writing and must specify what information should be provided. It can be made in a letter addressed to PEBA, 202 Arbor Lake Drive, Columbia, SC 29223 or through the "Contact Us" link on PEBA's insurance benefits website, [www.eip.sc.gov](http://www.eip.sc.gov).

### **EBS no longer automatically refreshes**

Information about transactions made through the Employee Benefits Services (EBS) system are no longer automatically refreshed. The change has been made to improve the security of the system.

If a BA has access to one group, he will need to click on the "Refresh" button to update his group's information.

If a BA has access to more than one group, the button reads "Update." The BA will need to key in the number of the group he wishes to administer. He should then click on "Update" to refresh that group's information.

## PEBA Update

Week ending July 24, 2015

### **Adoption assistance available**

Please share this information with your employees.

PEBA is pleased to announce the State Employee Adoption Assistance Program has been approved for fiscal year 2015-2016.

Eligible employees who finalized an adoption between July 1, 2014, and June 30, 2015, may apply for financial assistance relating to the adoption. Applications will be accepted from July 1, 2015, through September 30, 2015. The maximum assistance amount for adopting a non-special needs child is \$5,000, and the maximum amount for adopting a special needs child is \$10,000.

Eligible employees include permanent or probationary full-time or part-time employees of any department, institution, board, commission, council, division, bureau, center, school, hospital or other agency of the state of South Carolina, including temporary grant employees and time-limited employees. Law enforcement officers and employees of public schools and special purpose districts also are eligible.

Employees are required to participate in an insurance program offered through PEBA and be employed with an employer that participates in insurance programs offered through PEBA when the adoption is finalized, when the application is submitted and when the benefit is paid.

The financial assistance employees receive through the Adoption Assistance program is subject to federal income and FICA payroll taxes, but it is not subject to state income taxes.

The employer is responsible for the employer payroll tax match. This amount is reported on the individual's W-2 form at the end of the year. The employee is responsible for calculating and paying any federal income taxes due as a result of the financial assistance.

According to IRS Publication 15-B, Employer's Tax Guide to Fringe Benefits, employers should report all qualifying adoption expenses reimbursed to an employee under an adoption assistance program. PEBA will withhold the employee's share of the FICA payroll taxes from the adoption assistance benefit. The withholdings will be sent to the employer.

Here is more information. For an application, contact PEBA's Financial Services Unit at 803.734.1696 or toll-free at 888.260.9430.

### **Don't forget to register for the BAW conference**

The 2015 Benefits at Work conference will be held August 31- September 3 at the Columbia Metropolitan Convention Center. Registration is now available online via the BA login at [www.eip.sc.gov](http://www.eip.sc.gov). If your employer only participates in PEBA's retirement program, click here for instructions on how to register.

## **Changes to EBS**

To improve the security of the Employee Benefits Services (EBS) system, information about transactions made through EBS is no longer automatically refreshed.

To update your group's information, click on the "Refresh" button. If you have access to more than one group, your button will read "Update" instead of "Refresh." You will need to key in the number of the group you wish to administer, then click on "Update" to refresh that group's information.



## PEBA Update

Week ending July 31, 2015

### Systems not available on Saturday

PEBA web applications, including Employee Benefits Services, Electronic Employer Services, Member Access and MyBenefits, will not be available from 10 a.m. until 5 p.m. on Saturday, August 1, while the information systems are being updated.

### New SLTD rate factors effective September 1

On September 1, 2015, the premium rate factors below will go into effect for Supplemental Long Term Disability Insurance (SLTD). SLTD is offered through Standard Insurance Company.

Subscriber's age on the preceding January 1	90-day waiting period	180-day waiting period
Under age 31	.00056	.00045
31 through 40	.00078	.00060
41 through 50	.00154	.00117
51 through 60	.00311	.00239
61 through 65	.00374	.00287
66 or older	.00457	.00351

### Minnesota Life changes customer service number

Minnesota Life Insurance Company's customer service telephone number for PEBA subscribers is now 866.486.5298.

This toll-free, dedicated line is available Monday through Friday from 8 a.m. to 7 p.m. Eastern Standard Time. Minnesota Life's other numbers, which are listed in the online 2015 *Insurance Benefits Guide* and in the Contact Connection Directory, remain the same.

### Forward National Medical Support Notices to PEBA

If you receive a National Medical Support Notice (NMSN), please fax it to PEBA at 803.740.1437 as soon as possible. The format of the notice may vary, but it will always have "National Medical Support Notice" at the top of the first page, and have sections labeled "Employer Response" and "Plan Administrator Response." Please send a copy of the entire packet, including the Employer Response, to PEBA.

You, as the employer, should complete only the Employer Response section and return it to the issuing child support agency before sending a copy to PEBA. In this example of an NMSN, the Employer Response is Page 3. You do not have to complete an NOE. The information on the custodial parent and child contained on the NMSN should not be shared with the employee. If the employee has questions concerning coverage requirements and plan choice, please refer the employee to the issuing agency.

PEBA, as the Plan Administrator, will complete the Plan Administrator Response and send it to the issuing agency. PEBA will also complete any extra forms or questionnaires about health insurance that might be included. You will be notified if election changes are made. Questionnaires that do not come with NMSNs do not need to be sent to PEBA.

**Note:** Special eligibility situation rules do not apply to NMSNs. Subscribers may not make changes to their benefits other than those specified in the NMSN, which PEBA will determine.

NMSNs are federal forms sent to employers when an employee is under an existing court or administrative order to provide insurance for his child. Timely completion helps ensure children have the required coverage.

#### **BAs: Federal law restricts information sharing**

When contacting PEBA's Call Center, please be aware the staff follows these policies to adhere to the Health Insurance Portability and Accountability Act (HIPAA):

- When you call, you must provide your name and group number. The call center representative can only give you information about your employees. The call center representative cannot provide information about another group's employees.
- If a new employee is joining your group as a transfer, the employee must be in a transfer status for the call center representative to release information to you. If the employee is not in a transfer status, or the employee has not been terminated from the old group, the call center representative will tell you which group the employee is covered under and refer you to that group for information.
- If the new employee has already been terminated from his previous employer, you can enroll the employee using EBS. All information about the employee's coverage will be displayed. In this case, you do not need to call PEBA for coverage information.

#### **A reminder: Designated Government Entity form is now available**

An employer that participates in the State Health Plan pursuant to S.C. Code Ann § 1-11-710 may designate PEBA as its Designated Governmental Entity (DGE) for making the returns and statements required for its non-Medicare eligible retirees, COBRA subscribers and survivors under Internal Revenue Code section 6055.

Click here for a list of employers that can designate PEBA as their DGE. Employers on this list should complete the **Designated Governmental Entity Form** and email it to [dge@peba.sc.gov](mailto:dge@peba.sc.gov) by October 31, 2015, if they want PEBA to fulfill these reporting requirements.

**Please note:** The designation is not in effect until PEBA sends a signed copy of the form back to the employer.

### **Don't forget to register for BAW**

The 2015 Benefits at Work conference will be held August 31- September 3 at the Columbia Metropolitan Convention Center. Registration is now available online via the BA login at [www.eip.sc.gov](http://www.eip.sc.gov). If your employer only participates in PEBA's retirement program, click here for instructions on how to register. You can view the agenda and workshop descriptions here.

### **A reminder: Updated information on ACA reporting**

#### **New -- Sample File Layouts**

The IRS issued the final regulations and versions of the 1094 and 1095 forms in mid-February. After reviewing the final regulations, PEBA has determined:

#### **For employees:**

Each employer will be responsible for filing forms for any individual it employed in a benefits-eligible position at any time during the preceding calendar year.

PEBA will provide employers with an electronic file the last week of December that contains coverage information for employees and their dependents. The file will be a tilde delimited file. Click here for a sample file. In response to requests from a number of employers, here is a sample layout.

Only one consolidated report for active employees of the State ALE (Applicable Large Employer), the payroll processed through the Comptroller General's office, will be submitted to the IRS.

#### **For non-employees:**

PEBA will handle the State ALE returns and statements required for non-Medicare eligible retirees, COBRA subscribers and survivors. Click here for a list of employers included in "The State" ALE.

An employer that participates in the State Health Plan pursuant to S.C. Code Ann § 1-11-710 (technical colleges, public universities, public school districts and certain public corporations) may designate PEBA as its Designated Governmental Entity (DGE) for making the returns and statements required for its non-Medicare eligible retirees, COBRA subscribers and survivors. However, PEBA will only report with respect to former non-Medicare eligible employees who were not active full-time employees for any portion of the reporting period. Click here for a list of employers that can designate PEBA as their DGE.

**To designate PEBA, employers must complete and submit the Designated Governmental Entity Form.**

The completed form should be returned via email to [dge@peba.sc.gov](mailto:dge@peba.sc.gov) by October 31, 2015.

Employers on this list **cannot** designate PEBA as their DGE. PEBA will not permit employers that participate in the State Health Plan pursuant to S.C. Code Ann § 1-11-720 (local subdivisions) to

designate PEBA to report for its non-Medicare eligible former employees. Local subdivisions must report for their own non-Medicare eligible former employees.

PEBA will provide employers who cannot or chose not to designate PEBA as their DGE with an electronic file during the last week in December that contains coverage information for their non-Medicare retirees, COBRA subscribers, survivors and their dependents. The file will be a tilde delimited file. [Click here for a sample file.](#) In response to requests from a number of employers, [here is a sample layout.](#)