

## PEBA Update

Week ending March 6, 2015

### MSA Options Change for Retiring Employees

Effective March 1, 2015, employees will no longer be allowed to accelerate their Medical Spending Account (MSA) contributions before they leave employment. Employees will still be allowed to continue making contributions to their MSAs on an after-tax basis through COBRA.

If an employee continues to make contributions to his MSA, he can use it through the end of the plan year, including the grace period. If he does not continue his contributions after he leaves employment, he has 90 days to submit a claim for any services he received before he left his job.

### LifeBenefitsExtra Email is OK

BAs can open an email with the subject line “Welcome to LifeBenefitsExtra (Action Required)” and go to the website in the email in complete confidence that it comes from Minnesota Life Insurance Company, PEBA’s new life insurance contractor.

Minnesota Life has begun sending these emails welcoming BAs to LifeBenefitsExtra (LBE). The email contains the BA’s permanent User ID and asks him to contact Minnesota Life to obtain a temporary password. When a BA logs into LBE for the first time he will be prompted to create a permanent password. The letter also provides the website address for PEBA’s LBE site.

BAs will notice “Securian” in emails from Minnesota Life staff members. Minnesota Life has adopted the brand of its parent company, Securian Financial Group Inc. (Securian). Securian and its affiliates provide a wide range of financial products and services that meet the needs of individuals, families, business owners, financial institutions and employers.

LBE will make it easier for BAs to administer their employees’ life insurance in a variety of ways. For example, they will receive weekly “snapshot” emails about any evidence of insurability (EOI) and claims activity for their employees during the previous week. LBE is discussed in detail and a link to a tutorial is provided in the Feb. 27 PEBA Update.

For more information about LBE, contact Minnesota Life at 877-494-1754.

### We Want to Hear From You

Last year, PEBA conducted a survey of its employers to find out what types of health and wellness initiatives were offered to employees. The response was very good, and the information we received has been helpful.

As we continue to enhance the programs we offer, we have a few more questions. Please take a moment to click on the link below to complete a short survey.

[https://www.surveymonkey.com/s/66C9CCR?Yes=\[Yes\\_value\]](https://www.surveymonkey.com/s/66C9CCR?Yes=[Yes_value])

### **Newborns Are Now Covered from Live Birth**

Newborns may now be covered by life insurance from live birth. However, the subscriber must still submit a Notice of Election form adding the child to his coverage within 31 days of birth, even if he already has Dependent Life-Child insurance.

### **Consider Hosting a Worksite Screening**

In 2015, PEBA is offering FREE worksite screenings to all employees, retirees, COBRA subscribers and their covered spouses enrolled in the Savings Plan or the Standard Plan.

If you have never hosted a screening, now is the time to get started. Just fill out the screening request form and fax it to 803-737-0557. If you've hosted a screening in the past, don't forget to contact us as soon as possible to lock in your date for 2015.

#### **Please note:**

- For the most accurate screening, members should fast for 12 hours before their appointment.
- Members whose primary coverage is Medicare are not eligible for the free screening.

If you have questions about the worksite screening program, contact Elliott McElveen at [EMcElveen@peba.sc.gov](mailto:EMcElveen@peba.sc.gov).

Registration is now open for the Beaufort regional screening on March 31. [Click here to register.](#)

### **Dependent Eligibility Audit Continues**

Your help is needed with the Dependent Eligibility Audit. Please encourage your employees to send their dependent eligibility documentation to PEBA Insurance Benefits. We are auditing the remaining employees of each group, and we will eventually get to yours. It will be easier on everyone if most of these employees complete the self-audit.

**You can view a list of your employees who have not yet been audited on the "Weekly Dependent Eligibility Report" in EBS.**

Ask your employees to gather the required documentation and complete the Self-Audit Dependent Verification Form. **Be sure to attach the form to the copies of the documents** before both are sent to PEBA Insurance Benefits. You may want your employees to send you the documentation first so you can verify they have everything they need before they submit it.

To cover a *spouse*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit.

To cover a *stepchild*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit
- The child's **long-form birth certificate**.

The Continuing Marriage Affidavit can be used instead of page 1 of the federal tax return. It is posted on the PEBA Insurance Benefits website under "Other Forms." The completed form must be notarized as proof that the subscriber and spouse are married.

## PEBA Update

Week ending March 13, 2015

### Expect High Demand March 30-April 10

Due to school district spring breaks, visitor and call volumes may be higher and wait times longer March 30-April 10. **Appointments will not be scheduled during this time frame.**

### PEBA Renames Preventive Services Unit

Prevention Partners is now known as PEBA's Health and Wellness Programs. Updates have been made to the PEBA Insurance Benefits website to reflect this change, along with some enhancements.

On the Health and Wellness Programs homepage, [www.eip.sc.gov/prevention](http://www.eip.sc.gov/prevention), the four buttons have been changed to Event Registration, Generic Copay Waiver, Worksite Screenings and Wellness Coordinators. Previous information is still accessible behind each of the buttons.

### New Mandatory Retirement Enrollment Process Set

The S.C. Public Employee Benefit Authority (PEBA) recently unveiled a new feature on our secure Electronic Employer Services (EES) website that allows participating employers to initiate and submit retirement enrollment elections for newly hired employees through EES. This enhanced functionality is not applicable for employers whose payrolls are processed by the Office of the Comptroller General because those retirement enrollment elections must be processed through SCEIS. **This new online EES process will become mandatory for non-SCEIS retirement enrollments, except in very limited circumstances, for all employers July 1, 2015.**

The new process requires electronic interaction with the employee. This means the employee must provide a valid email address that he can access. This email address can be the employee's work or personal email, his spouse's email, or his benefits administrator's email address, provided the benefits administrator is available to assist the employee through the enrollment process.

The online enrollment will generally eliminate the following paper forms:

- *Retirement Plan Enrollment (Form 1100)* (For address changes, PEBA will continue to accept a paper form if the member cannot use the Member Access website.)
- *Election of Non-Membership (Form 1104)*
- *Employer Certification of Police Officers Retirement System (PORS) Eligibility (Form 1107)*

The procedure for members to designate retirement beneficiaries has not changed. This process was not automated because South Carolina state statute requires that the beneficiary must be nominated by written designation, duly acknowledged and filed with PEBA. Please advise all new employees that they must complete and submit a paper form *Active Member Beneficiary Designation (Form 1102)* for South Carolina Retirement System (SCRS) or Police Officers Retirement System (PORS) elections or a *State ORP*

*Active Incidental Death Benefit Beneficiary Designation* (Form 1106) for State Optional Retirement Program (State ORP) elections. If PEBA does not receive a beneficiary form from the member's designated beneficiary for retirement benefits will default to his estate.

If a newly hired employee elects to participate in the State ORP, in addition to the retirement plan enrollment election, the member must also contact the selected vendor to choose from the available investment products. If the employee does not select any investment products, his contributions will be invested in an approved default fund.

To begin entering a new enrollment, click the new Retirement Plan Enrollment link in EES and follow the instructions. Once you have initiated electronic retirement enrollments, this window will display a history and status of retirement enrollments processed through EES.

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

### **Reminder for Working Retirees**

When a retiree returns to work in a benefits-eligible position, he **must** be given the option to enroll as an active employee.

In addition to health, dental, and vision benefits available as a retiree, an active member is also eligible for:

- \$3,000 Basic Life insurance
- Optional Life and Dependent Life insurance
- Basic and Supplemental Long Term Disability insurance
- MoneyPlus benefits (However, he must have one year of active state-covered service by Jan. 1 after an enrollment period to be eligible for a Medical Spending Account.)

If a working retiree refuses active benefits, he should complete the Active Benefits Refusal form. By signing this form, the retiree is acknowledging the active benefits he is forfeiting. This form should be kept in the employee's file. **Please make sure you have this signed document in the employee's file.** Do not send a copy to PEBA.

**Please note:** If a retiree is eligible for Medicare or covers a dependent that is eligible for Medicare, he cannot continue his retiree health coverage. He must choose between benefits as an active employee or no benefits at all. Under federal law, he cannot be offered retiree benefits or any other financial incentive not to enroll in active benefits.

For more information, see page F-10 in the 2014 *Benefits Administrator Manual* or call the BA Call Center at 803-734-2352 (Greater Columbia area) or 888-260-9430 (toll-free outside the Columbia area). You can refer employees to page 188 in the 2015 *Insurance Benefits Guide*.

## **To Show Health Coverage, Subscribers Just Check the Box on their Tax Return**

Under the Affordable Care Act (ACA) individuals are required to show on their 2014 tax forms that they have "minimum essential" health insurance coverage.

As April 15 approaches, BAs may receive questions about this new rule. Please assure subscribers that if they and their dependents were enrolled in the Saving Plan, the Standard Plan or BlueChoice HealthPlan from Jan. 1 to Dec. 31, 2014, they have this coverage. All they need to do is to check the box showing "Full-year coverage" on their 1040, 1040A or 1040EZ form. **No further action or documentation is required.**

**Individuals enrolled in a health plan through the Health Insurance Marketplace and who received a subsidy for their coverage are in a different situation.** They will receive a 1095-A form in the mail. The form provides information they need to fill out their tax return.

**Remember:** Subscribers covered by a health plan offered through PEBA Insurance Benefits will not receive a 1095-A form.

More information about the ACA tax provisions can be found at [www.irs.gov/aca](http://www.irs.gov/aca).

## **PEBA Taking Survey about Health, Wellness Offerings**

Last year, PEBA conducted a survey of its employers to find out what types of health and wellness initiatives were offered to employees. The response was very good, and the information received has been helpful.

As we continue to enhance the programs offered, we have a few more questions. Please take a moment to click on the link below to complete a short survey.

[https://www.surveymonkey.com/s/66C9CCR?Yes=\[Yes\\_value\]](https://www.surveymonkey.com/s/66C9CCR?Yes=[Yes_value])

## **Consider Hosting Free Worksite Screening**

In 2015, PEBA is offering FREE worksite screenings to all employees, retirees, COBRA subscribers and their covered spouses enrolled in the Savings Plan or the Standard Plan.

If you have never hosted a screening, now is the time to do it. Just fill out the screening request form and fax it to 803-737-0557. If you have hosted a screening in the past, don't forget to contact us as soon as possible to lock in your date for 2015.

### **Please note:**

- For the most accurate screening, members should fast for 12 hours before their appointment.
- To register for a regional Worksite Screening, go to PEBA Insurance Benefits' home page. Click on "Health and Wellness Programs" and then "Event Registration."
- Members whose primary coverage is Medicare are not eligible for the free screening.

If you have questions about the worksite screening program, contact Elliott McElveen at [EMcElveen@peba.sc.gov](mailto:EMcElveen@peba.sc.gov).

Registration is now open for the Beaufort regional screening on March 31. [Click here to register.](#)  
Registration also is open for the Columbia regional screening on April 14-15. [Click here to register.](#)

### **Don't Forget Dependent Audit at this Busy Time**

Your help is needed with the Dependent Eligibility Audit. Please encourage your employees to send their dependent eligibility documentation to PEBA Insurance Benefits. We are auditing the remaining employees of each group, and we will eventually get to yours. It will be easier on everyone if most of these employees complete the self-audit.

**You can view a list of your employees who have not yet been audited on the "Weekly Dependent Eligibility Report" in EBS.**

Ask your employees to gather the required documentation and complete the Self-Audit Dependent Verification Form. **Be sure to attach the form to the copies of the documents** before both are sent to PEBA Insurance Benefits. You may want your employees to send you the documentation first so you can verify they have everything they need before they submit it.

To cover a *spouse*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit.

To cover a *stepchild*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit
- The child's **long-form birth certificate**.

The Continuing Marriage Affidavit can be used instead of page 1 of the federal tax return. It is posted on the PEBA Insurance Benefits website under "Other Forms." The completed form must be notarized as proof that the subscriber and spouse are married.

## PEBA Update

Week ending March 20, 2015

### **EBS and MyBenefits Will be Temporarily Unavailable**

EBS and MyBenefits will not be available from 5:30 p.m. on Friday, March 27, until 8 a.m. on Monday, March 30, due to system maintenance.

### **Information for 2016 Budget Projection**

PEBA is currently projecting an employer/enrollee shared increase of 3.4 percent (3.4 percent employer increase, 3.4 percent enrollee increase) for State Health Plan rates effective Jan. 1, 2016. Please note, in the budget passed by the S.C. House of Representatives, a 4.5 percent employer increase was funded with no enrollee change. Information that may change this preliminary budget projection will be provided to you as it becomes available. Final rate changes will be provided in August 2015.

Participating optional employers, whose health rates are subject to annual experience rating, should apply any experience rating load factor to this projected increase. Load factor letters were mailed to employers March 13.

Please share this information with any appropriate staff members.

### **BINs Will Replace SSNs in Rejection Letters**

Beginning April 6, PEBA will use a subscriber's Benefits ID Number (BIN), rather than his Social Security number, when sending his BA a letter saying an NOE or another document was rejected because of an error. The NOE now has a place for the subscriber's BIN.

If the employee is a new hire and isn't in PEBA's system, the last four numbers of his Social Security number will be used.

### **Encourage Participation in Wellness Screening**

In 2015, PEBA is offering FREE worksite screenings to all employees, retirees, COBRA subscribers and their covered spouses enrolled in the Savings Plan or the Standard Plan.

If you have never hosted a screening, now is the time do it. Just fill out the screening request form and fax it to 803-737-0557. If you have hosted a screening in the past, don't forget to contact us soon to lock in your date for 2015.

#### **Please note:**

- Members should fast for 12 hours before their appointment.
- Members whose primary coverage is Medicare are not eligible for the free screening.



If you have questions about the worksite screening program, contact Elliott McElveen at [EMcElveen@peba.sc.gov](mailto:EMcElveen@peba.sc.gov).

Members also may participate in a **regional screening** or a screening at a **participating provider**.

To register for a regional screening, go to PEBA Insurance Benefits' home page. Click on "Health and Wellness Programs" and then "Event Registration."

- To register for the Columbia regional screening on April 14-15, click [here](#).

Members who would prefer to have a screening at a participating provider should print this voucher.

- Screenings are offered on a walk-in basis at all Doctors Care locations beginning April 1 and at Carolina Center for Occupational Health in North Charleston.
- Screenings are available by appointment only at HealthWorks of Palmetto Health in Columbia, Carolina Occupational Health Screening Group/North Greenville Fitness in Travelers Rest, Fitness Forum in Florence and Mackey Family Practice in Lancaster.

#### **LifeBenefits Extra Email is OK**

BAs can open an email with the subject line "Welcome to LifeBenefitsExtra (Action Required)" and go to the website in the email in complete confidence that it comes from Minnesota Life Insurance Company, PEBA's new life insurance contractor.

Minnesota Life has begun sending these emails welcoming BAs to LifeBenefitsExtra (LBE). **These emails are being sent to all BAs who are authorized to use EBS. If you haven't received the email, be sure to check your spam or junk email folder.** The email contains the BA's permanent User ID and asks him to contact Minnesota Life to obtain a temporary password. When a BA logs into LBE for the first time he will be prompted to create a permanent password. The letter also provides the website address for PEBA's LBE site.

BAs will notice "Securian" in emails from Minnesota Life staff members. Minnesota Life has adopted the brand of its parent company, Securian Financial Group Inc. (Securian). Securian and its affiliates provide a wide range of financial products and services for individuals, families, business owners, financial institutions and employers.

LBE will make it easier for BAs to administer their employees' life insurance in a variety of ways. For example, they will receive weekly "snapshot" emails about any evidence of insurability (EOI) and claims activity for their employees during the previous week. LBE is discussed in detail and a link to a tutorial is provided in the *Feb. 27 PEBA Update*.

For more information about LBE, contact Minnesota Life at 877-494-1754.

## PEBA is Surveying Wellness Programs

Last year, PEBA conducted a survey of health and wellness initiatives employers offered to employees. The response was very good, and the information has been helpful.

As we continue to enhance the programs, we have a few more questions. Please take a moment to click on the link below to complete a short survey.

[https://www.surveymonkey.com/s/66C9CCR?Yes=\[Yes\\_value\]](https://www.surveymonkey.com/s/66C9CCR?Yes=[Yes_value])

## Remind Employees of Dependent Audit

Your help is needed with the Dependent Eligibility Audit. Please encourage your employees to send their dependent eligibility documentation to PEBA Insurance Benefits. We are auditing the remaining employees of each group, and we will eventually get to yours. It will be easier on everyone if most of these employees complete the self-audit.

**You can view a list of your employees who have not yet been audited on the "Weekly Dependent Eligibility Report" in EBS.**

Ask your employees to gather the required documentation and complete the Self-Audit Dependent Verification Form. **Be sure to attach the form to the copies of the documents** before both are sent to PEBA Insurance Benefits. You may want your employees to send you the documentation first so you can verify they have everything they need before they submit it.

To cover a *spouse*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit.

To cover a *stepchild*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit
- The child's **long-form birth certificate**.

The Continuing Marriage Affidavit can be used instead of page 1 of the federal tax return. It is posted on the PEBA Insurance Benefits website under "Other Forms." The completed form must be notarized as proof that the subscriber and spouse are married.

## PEBA Update

Week ending March 27, 2015

### **EBS and MyBenefits Will be Temporarily Unavailable**

EBS and MyBenefits will not be available from 5:30 p.m. on Friday, March 27, until 8 a.m. on Monday, March 30, due to system maintenance.

### **Information for 2016 Budget Projection**

PEBA is currently projecting an employer/enrollee shared increase of 3.4 percent (3.4 percent employer increase, 3.4 percent enrollee increase) for State Health Plan rates effective Jan. 1, 2016. Please note, in the budget passed by the S.C. House of Representatives, a 4.5 percent employer increase was funded with no enrollee change. Information that may change this preliminary budget projection will be provided to you as it becomes available. Final rate changes will be provided in August 2015.

Participating optional employers, whose health rates are subject to annual experience rating, should apply any experience rating load factor to this projected increase. Load factor letters were mailed to employers March 13.

Please share this information with any appropriate staff members.

### **BINs Will Replace SSNs in Rejection Letters**

Beginning April 6, PEBA will use a subscriber's Benefits ID Number (BIN), rather than his Social Security number, when sending his BA a letter saying an NOE or another document was rejected because of an error. The NOE now has a place for the subscriber's BIN.

If the employee is a new hire and isn't in PEBA's system, the last four numbers of his Social Security number will be used.

### **Encourage Participation in Wellness Screening**

In 2015, PEBA is offering FREE worksite screenings to all employees, retirees, COBRA subscribers and their covered spouses enrolled in the Savings Plan or the Standard Plan.

If you have never hosted a screening, now is the time do it. Just fill out the screening request form and fax it to 803-737-0557. If you have hosted a screening in the past, don't forget to contact us soon to lock in your date for 2015.

#### **Please note:**

- Members should fast for 12 hours before their appointment.
- Members whose primary coverage is Medicare are not eligible for the free screening.

If you have questions about the worksite screening program, contact Elliott McElveen at [EMcElveen@peba.sc.gov](mailto:EMcElveen@peba.sc.gov).

Members also may participate in a **regional screening** or a screening at a **participating provider**.

To register for a regional screening, go to PEBA Insurance Benefits' home page. Click on "Health and Wellness Programs" and then "Event Registration."

- To register for the Columbia regional screening on April 14-15, click [here](#).

Members who would prefer to have a screening at a participating provider should print this voucher.

- Screenings are offered on a walk-in basis at all Doctors Care locations beginning April 1 and at Carolina Center for Occupational Health in North Charleston.
- Screenings are available by appointment only at HealthWorks of Palmetto Health in Columbia, Carolina Occupational Health Screening Group/North Greenville Fitness in Travelers Rest, Fitness Forum in Florence and Mackey Family Practice in Lancaster.

### **LifeBenefits Extra Email is OK**

BAs can open an email with the subject line "Welcome to LifeBenefitsExtra (Action Required)" and go to the website in the email in complete confidence that it comes from Minnesota Life Insurance Company, PEBA's new life insurance contractor.

Minnesota Life has begun sending these emails welcoming BAs to LifeBenefitsExtra (LBE). **These emails are being sent to all BAs who are authorized to use EBS. If you haven't received the email, be sure to check your spam or junk email folder.** The email contains the BA's permanent User ID and asks him to contact Minnesota Life to obtain a temporary password. When a BA logs into LBE for the first time he will be prompted to create a permanent password. The letter also provides the website address for PEBA's LBE site.

BAs will notice "Securian" in emails from Minnesota Life staff members. Minnesota Life has adopted the brand of its parent company, Securian Financial Group Inc. (Securian). Securian and its affiliates provide a wide range of financial products and services for individuals, families, business owners, financial institutions and employers.

LBE will make it easier for BAs to administer their employees' life insurance in a variety of ways. For example, they will receive weekly "snapshot" emails about any evidence of insurability (EOI) and claims activity for their employees during the previous week. LBE is discussed in detail and a link to a tutorial is provided in the *Feb. 27 PEBA Update*.

For more information about LBE, contact Minnesota Life at 877-494-1754.

### **PEBA is Surveying Wellness Programs**

Last year, PEBA conducted a survey of health and wellness initiatives employers offered to employees. The response was very good, and the information has been helpful.

As we continue to enhance the programs, we have a few more questions. Please take a moment to click on the link below to complete a short survey.

[https://www.surveymonkey.com/s/66C9CCR?Yes=\[Yes\\_value\]](https://www.surveymonkey.com/s/66C9CCR?Yes=[Yes_value])

### **Remind Employees of Dependent Audit**

Your help is needed with the Dependent Eligibility Audit. Please encourage your employees to send their dependent eligibility documentation to PEBA Insurance Benefits. We are auditing the remaining employees of each group, and we will eventually get to yours. It will be easier on everyone if most of these employees complete the self-audit.

**You can view a list of your employees who have not yet been audited on the "Weekly Dependent Eligibility Report" in EBS.**

Ask your employees to gather the required documentation and complete the Self-Audit Dependent Verification Form. **Be sure to attach the form to the copies of the documents** before both are sent to PEBA Insurance Benefits. You may want your employees to send you the documentation first so you can verify they have everything they need before they submit it.

To cover a *spouse*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit.

To cover a *stepchild*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit
- The child's **long-form birth certificate**.

The Continuing Marriage Affidavit can be used instead of page 1 of the federal tax return. It is posted on the PEBA Insurance Benefits website under "Other Forms." The completed form must be notarized as proof that the subscriber and spouse are married.