

March 4, 2016

Experience rating letters to be mailed the week of March 7

Information for 2017 budget projections

PEBA Perks workshop offered in Columbia

Registration continues for Beaufort regional screening

MyBenefits, EBS to undergo system maintenance

PEBA Update is moving to Tuesdays

State Health Plan members may be able to get a colonoscopy at no charge.



Find a ready-to-use toolkit at www.PEBAHealthHub.com.



Visit the [PEBA Health Hub](http://www.PEBAHealthHub.com)

MyBenefits, EBS to undergo system maintenance

MyBenefits and Employee Benefits Services (EBS) will not be available from 5 p.m. on Friday, March 4, until 8 a.m. on Monday, March 7.

Experience rating letters to be mailed the week of March 7

PEBA has determined the 2017 experience-rated load factors for optional employers. Letters providing this information will be mailed to employers the week of March 7.

Remember: A change in the load factor could increase or decrease employer and enrollee health insurance premiums in these groups. Load factors are applied to State Health Plan rates only. For more information, email PEBA Analytics at analytics@peba.sc.gov.

When you open EBS on Monday, you will find the Group Report under "Contacts."

Update is worth saving!

While *PEBA Update* is designed to be timely, the information in it can be helpful in the future. To ensure that you have access to all issues of *Update*, you may wish to create an email folder and save them in it.

Stories in the 2015 *PEBA Updates* are [here](#). The 2016 January - March *Updates* also will be posted. However, *Updates* will not be posted after the end of the first quarter of this year.

PEBA Update is moving to Tuesdays

Beginning April 5, *PEBA Update* will be published on Tuesdays. March 25 will be the last day you will receive it on a Friday.

Online IBG now has index

Information for 2017 budget projections

PEBA is currently projecting an employer-only increase of 0.8 percent for the State Health Plan and a 15 percent employer-only increase for the Basic Dental Plan based on recent action related to the funding of the plans taken by the House Ways and Means Committee. At present, we do not anticipate a change in the enrollee contribution. These projections are for the 2017 plan year, which begins January 1, 2017.

Final rate changes will be provided in August 2016.

Participating optional employers, those whose health insurance rates are subject to an annual experience rating, should apply any experience rating load factor to this projected increases. PEBA plans to mail load-factor letters to optional employers during the week of March 7.

Please share this information with any appropriate staff members.

PEBA Perks workshop offered in Columbia

An opportunity to learn more about PEBA Perks will be offered from noon until 1 p.m. on Thursday, March 24, in room 252 of the Edgar Brown Building on the State House grounds at 1250 Pendleton St. Columbia, S.C.

Diane Conte, MSPH, from PEBA's Analytics and Health Initiatives department, will be the speaker.

PEBA is now offering several preventive health benefits at no cost to members whose primary insurance is the State Health Plan. This workshop will provide information on each benefit and how to take advantage of it. Don't miss this opportunity to learn more about PEBA Perks.

Click [here](#) to register for the workshop. If you have questions, please email wellness@peba.sc.gov or call 803.737.5713.

An index has been added to the online version of the **Insurance Benefits Guide** (IBG). The IBG is on the PEBA website, www.peba.sc.gov. From *Insurance Benefits*, select *Resources* and then *Publications*.

Registration continues for Beaufort regional screening

The South Carolina Public Employee Benefit Authority is sponsoring a regional preventive screening on **Thursday, March 17, 2016, in room 117 at the Technical College of the Lowcountry -- New River Campus, located at 100 Community College Drive, Bluffton, S.C.**

This screening, a \$300 value in many health care settings, is offered at no cost to employees, retirees, COBRA subscribers and covered spouses whose primary insurance coverage is the State Health Plan (the Standard or Savings Plan). Within three weeks after your screening you will receive your results, highlighting any values outside the normal range. You can send your results to your physician or take a copy with you on your next doctor's office visit. This may save you money and keep you from duplicating tests.

The screening includes:

- Lipid profile: total cholesterol, LDL, HDL and triglycerides
- Chemistry profile: Blood Urea Nitrogen (BUN) and creatinine, glucose, electrolytes, chloride and bicarbonate
- Hemogram: Red and white blood cell count, hemoglobin and hematocrit
- Blood pressure, height and weight

Registration

To register for the screening, send an email to ericwpatch@gmail.com with "Beaufort regional screening" as the subject line. Please include this information: Your name, work phone, home phone, email and preferred appointment time (8:15 a.m. - 9:15 a.m., 9:15 a.m.-10:15 a.m., or 10:15 a.m. - 11:15 a.m.). March 14 is the registration deadline.

Also, a registration form is available [here](#).

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.



March 11, 2016

Important changes coming to the State ORP

Investing for Your Future added to series

Employees encouraged to plan ahead

Experience rating letters have been mailed

Columbia regional screening dates set

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Experience rating letters have been mailed

Letters with the 2017 experience-rated load factor were mailed this week to optional employers' financial staff.

Remember: A change in the load factor could increase or decrease employer and enrollee health

Important changes coming to the State ORP

PEBA is implementing changes to the State Optional Retirement Program (State ORP) effective April 1, 2016. PEBA is revising the investment options available from all four State ORP third-party administrators and changing the way participants pay administrative fees for the funds in which they are invested.

PEBA understands that change isn't always easy, and we assure you that we did not undertake the revisions to the State ORP lightly. As fiduciary stewards of the programs we administer, we are committed to making sure that the program is aligned with industry

insurance premiums for these groups. Load factors are applied to State Health Plan rates only.

For more information, email PEBA Analytics at analytics@peba.sc.gov.

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best practices that benefit all participants.

State ORP participants recently received a letter from PEBA outlining the changes. Participants will receive detailed information about the upcoming revised investment menu directly from their State ORP third-party administrator soon.

Additional information about the program changes is available at <http://peba.sc.gov/latestnews.html>.

Investing for Your Future added to series

PEBA has added a new presentation, *Investing for Your Future*, to the [retirement readiness](#) educational series. It includes information on the investment tools and resources available from the South Carolina Deferred Compensation Program (SCDCP) and the State Optional Retirement Program (State ORP) investment providers. Many of these resources are available to all employees, not just to SCDCP or State ORP participants.

Additional retirement readiness presentations include:

- *Planning for Your Future, Part One: Creating a Budget*
- *Planning for Your Future, Part Two: Setting Financial Goals and Building a Financial Safety Net*
- *Saving for Your Future*

Please share these presentations with your employees or encourage them to view the presentations on [PEBA TV](#).

Employees encouraged to plan ahead

When an employee is a long way from retirement eligibility, it is hard to understand the importance of taking action related to retirement. PEBA is now offering a presentation for employees who are beginning or who are mid-way through their careers. The presentation addresses retirement planning and goals, identifies possible sources of retirement income, explains the benefits of the PEBA-administered retirement plans, and shows how an employee can stay connected with PEBA throughout his career and into retirement.

Email fieldservices.retirement@peba.sc.gov to request the presentation at your location. You can also encourage employees to view this presentation in PEBA's four-part series, *On the Road to Retirement*, on [PEBA TV](#).

Look for new information on MyFBMC.com

[MyFBMC.com](#), the website offering information about the MoneyPlus Dependent Care Spending Account (DCSA) and Medical Spending Account (MSA), has been updated.

Here are the changes:

- The mileage for travel for medical treatment has been changed from 23 cents per mile in 2015 to 19 cents per mile in 2016.
 - Daycare expenses for dependents under age 13 are now eligible for reimbursement through a DCSA.
 - The Resources/FAQs tab includes a link to a list of Employee Benefits Institute of America (EBIA)-eligible items. These items are eligible for reimbursement through an MSA.
 - The address for mailing Health Insurance Portability and Accountability Act (HIPAA) and direct deposit documents has changed from the Tallahassee address to P.O. Box 14766, Lexington, KY 40512-4766.
-

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Click [here](#) to register for the screening.

Columbia regional screening dates set

PEBA is sponsoring a regional preventive screening on **Wednesday and Thursday, April 13 and 14, 2016, on the 15th floor of the Capitol Center Building, 1201 Main St., Columbia, S.C.**

This benefit is provided at no cost to employees, retirees, COBRA subscribers and their covered spouses if their primary coverage is the Standard Plan or the Savings Plan. The screening includes blood work, a health risk appraisal, height and weight measurements, a blood pressure check and lipid panels.

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March 18, 2016

Remember: retirement rules differ for elected and appointed officials

Complete certifications on Task List promptly

Important changes coming to State ORP

EBS, MyBenefits down weekend of April 1

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Greenville PEBA Perks workshop set for April 20

Changes coming to MassMutual recordkeeping platform

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April 1

Employee Benefits Services (EBS) and MyBenefits will be unavailable from 5 p.m. on Friday, April 1, until 8 a.m. on Monday, April 4, while the system is undergoing maintenance.

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Greenville PEBA Perks workshop set for April 20

An opportunity to learn more about PEBA Perks will be offered from

elected and appointed officials

When processing retirement applications, remember that the rules for appointed and elected officials are not the same.

An appointed official must resign from his appointed seat to retire and must be retired for at least 30 consecutive calendar days before returning to covered employment to receive a retirement benefit.

- This applies to officials appointed by the Governor and confirmed by the Senate, such as magistrates.
- It applies to any new appointment, including an appointment to his former job.

An appointed official may be exempt from the earnings limitation if his position is filled:

1. By appointment by the Governor with confirmation by the Senate; or
2. By appointment or election by the General Assembly.

Only popularly elected officials are exempt from the separation requirement and the earnings limitation, and these exemptions only apply to the official's elected position and not to any other covered employment the official may have.

If you have questions, please call PEBA at 803.737.6800 or toll-free at 888.260.9430.

Complete certifications on Task List promptly

PEBA is committed to providing prompt service for all retirement claims but cannot do so without the help of reporting employers. Please be sure to complete certification items as soon as possible when they appear on your Electronic Employer Services (EES) Task List.

PEBA provides email notifications when tasks are added. If you're not receiving these emails and think you should, ask your EES authorizing contact to review and update your employer contact information.

noon until 1 p.m. on April 20 in room 119 in Greenville Technical College's nursing building (building 117) at 506 Pleasantburg Drive, Greenville, S.C.

Diane Conte, MSPH, from PEBA's Analytics and Health Initiatives Department, will be the speaker.

PEBA now offers several preventive health benefits at no cost to members whose primary insurance is the State Health Plan. This workshop will provide information about the benefits and how to take advantage of them. Don't miss this opportunity to learn more about PEBA Perks.

Click [here](#) for more information about the workshop and how to register for it. If you have questions, email wellness@peba.sc.gov or call 803.737.5713.

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PEBA understands that change isn't always easy, and we assure you that we did not undertake the revisions to the State ORP lightly. As fiduciary stewards of the programs we administer, we are committed to making sure that the program is aligned with industry best practices that benefit all participants.

State ORP participants recently received a letter from PEBA outlining the changes. Participants will soon receive detailed information about the upcoming revised investment menu directly from their State ORP third-party administrator.

Additional information about the program changes is available at www.peba.sc.gov/latestnews.html.

Changes coming to MassMutual recordkeeping platform

MassMutual, one of the four State Optional Retirement Program (State ORP) investment vendors, recently announced enhancements to its recordkeeping platform that will become effective April 11, 2016. The announcement, emailed on March 7, 2016, to employers that participate in State ORP, provided details about changes to the contribution remittance process. We encourage employers who participate in State ORP to visit <http://www.massmutualplanmoves.com/portal/login.aspx> to learn more about MassMutual's recordkeeping platform transition. Please use the following information to log in to the transition website:

Username: southcarolinaorp

Password: planmoves

This website contains details about the new payroll submission process, as well as an approved sample template that should be used to submit payroll. For more information, refer to the "New Payroll Submission Process" file under the "New Platform" section of the transition website. **This is an important step, as the**

payroll submission process will change and action is required on your part. MassMutual asks that you email your test file to SCORPTransition@MassMutual.com before March 23, 2016. When your test file is reviewed and approved, you will receive a confirmation email with any feedback.

Please also note that beginning April 6, 2016, you will not be able to submit payroll files or complete e-remittance using the current MassMutual process. If you are unable to log in to the transition website, call your account manager, Dina Scirpo, at 800.637.6444, ext. 59437 or email her at dscirpo@massmutual.com.

Employees encouraged to plan ahead

When an employee is a long way from retirement eligibility, it is hard to understand the importance of taking action related to retirement. PEBA is now offering a presentation for employees who are beginning or who are mid-way through their careers. The presentation addresses retirement planning and goals, identifies possible sources of retirement income, explains the benefits of the PEBA-administered retirement plans, and shows how an employee can stay connected with PEBA throughout his career and into retirement.

Email fieldservices.retirement@peba.sc.gov to request the presentation at your location. You can also encourage employees to view this presentation in PEBA's four-part series, *On the Road to Retirement*, on **PEBA TV**.

EBS offers SCEIS groups detailed billing, payroll information

The Employee Benefits Services (EBS) website is now providing more detailed billing and payroll information on individual subscribers for employers in the South Carolina Enterprise Information System (SCEIS) group.

To view this information, log in to EBS and select "Balance" from the menu on the left.

On the next screen, enter the subscriber's Social Security number or Benefits ID number. Don't enter a "Begin Date." The following screen will automatically show transactions going back one year from the current date. If

The screenshot displays the South Carolina PEBA website interface. At the top is the PEBA logo with the text "south carolina peba state health plan | retirement systems". Below the logo is a navigation menu with buttons for "Home", "MANAGE SUBSCRIBERS Inquiry Manage", "MANAGE GROUPS Refunds Enroll. Reports Acct. Reports Balance Contacts SLTD Salary Entry", and "BA RESOURCES". To the right of the menu, there are fields for "Account Name: TF" and "Group ID:". Below these fields is a search results area with a table containing columns for "Suspended" and "Ackn", and a "Manage Suspens" section with sub-columns for "SSN" and "Name". The search results show "No records found." and navigation controls "<< first< prevnext >". At the bottom right, there is a label "Employer Group Id".

you need to need to see additional months, change the "Begin Date." Please note that you can only view transactions that occurred while the employee worked for your agency.

Accumulated Balance Detail

Group Id: SSN: Begin Date:
 BIN: End Date:

Now select "Search."

This screen displays all transactions that occurred each month, including the amount PEBA billed, SCEIS payroll deductions, refunds or personal checks. This information can help you resolve exceptions listed on the Employee and Employer Accumulators.

DATE	TYPE	Employer				Employee									Total
		HEALTH	DENTAL	LTD	BL	HEALTH	DENTAL	DENTAL+	OL	DLS	DLC	STLD	VC	TS	
2015-03-01	Bill Current	854.58	11.72	3.22	0.28	306.56	21.34	74.22	34.00	17.00	1.10	19.94	21.98	0.00	1365.94
2015-03-01	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-03-16	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-03-20	Mar - Ending Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015-04-01	Bill Current	854.58	11.72	3.22	0.28	306.56	21.34	74.22	34.00	17.00	1.10	19.94	21.98	0.00	1365.94
2015-04-01	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-04-16	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-04-21	Apr - Ending Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015-05-01	Bill Current	854.58	11.72	3.22	0.28	306.56	21.34	74.22	34.00	17.00	1.10	19.94	21.98	0.00	1365.94
2015-05-01	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-05-16	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-05-20	May - Ending Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015-06-01	Bill Current	854.58	11.72	3.22	0.28	306.56	21.34	74.22	34.00	17.00	1.10	19.94	21.98	0.00	1365.94
2015-06-01	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-06-16	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
2015-06-19	Jun - Ending Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015-07-01	Bill Current	854.58	11.72	3.22	0.28	306.56	21.34	74.22	34.00	17.00	1.10	19.94	21.98	0.00	1365.94
2015-07-01	SCEIS Payment	-427.29	-5.86	-1.61	-0.14	-153.28	-10.67	-37.11	-17.00	-8.50	-0.55	-9.97	-10.99	0.00	-682.97
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2015-07-22	Jul - Ending Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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March 25, 2016

BLTD FICA tax reimbursement to be billed quarterly

MassMutual's payroll submission process to change

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This is the last issue of *PEBA Update* that will be published on a Friday. You will receive your next issue on Tuesday, April 5.

The 2016 *PEBA Updates* will be posted on our website under [Archives](#) through June 30. After that, you may want to create an

BLTD FICA tax reimbursement to be billed quarterly

PEBA's contract with The Standard includes a process in which The Standard remits the applicable employer's portion of FICA taxes to the IRS on a monthly basis for employees who are on a Basic Long Term Disability (BLTD) claim.

In the past, The Standard has billed employers for the FICA taxes annually. Beginning in 2016, The Standard will bill for the FICA reimbursements on a quarterly basis. Invoices will be mailed to employers within 30 days of the end of each quarter and are due within 15 days of the date of the invoice.

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FICA tax is composed of two parts, Social Security and Medicare. It is a mandatory tax that is withheld under these circumstances:

1. During the first six complete calendar months after the individual ceases work due to disability.
2. During disability when the claimant returns to work with his own employer.
3. During the first six complete calendar months after the employee ceases work again.

If you have questions about the taxability of Long Term Disability benefits, please see The Standard's *Guide to Taxation of Employee Disability Benefits* at <https://www.standard.com/eforms/8461.pdf> or visit the Internal Revenue Service's website at <https://www.irs.gov/>.

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