

November 1, 2016

Winthrop University hosts pre-retirement seminar

IRS raises MSA contributions limits

November 15 new open enrollment deadline

Submitting open enrollment transactions

Don't sugarcoat it

- As a State Health Plan primary member, you can get diabetes education at no cost to you.
- Small changes can make a big difference in your health.



For details, go to
www.PEBAperks.com.

Visit www.PEBAHealthHub.com

What to do before submitting open enrollment transactions

Before submitting open enrollment transactions, benefits administrators should confirm:

- If a subscriber wants to make changes to his beneficiaries, contact information or tobacco-user status, he should make these changes in a separate transaction before making his open enrollment changes.
- A change in tobacco certification becomes effective the first day of the month after PEBA receives the tobacco certification

Winthrop University to host pre-retirement seminar November 4

Are you close to being eligible to retire? If so, beginning Friday, November 4, 2016, Winthrop University (Plowden Auditorium, 701 Oakland Avenue, Rock Hill, SC) will host PEBA's Get Set for Retirement pre-retirement seminar. There is still room available if you or your employees wish to attend. Click [here](#) to register for a seminar.

This seminar will also be held in other locations during the month:

Monday, November 7 - Charleston (Trident Technical College)

Thursday, November 10 - Beaufort (Technical College of the Low Country)

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.

form. Example: If PEBA receives a subscriber's Certification Regarding Tobacco Use form in October, it becomes effective November 1.

- If a subscriber wishes to drop his tobacco-user premium for an effective date of November 1, he should submit it as a separate transaction before submitting his open enrollment transactions. If he submits it after submitting his open enrollment transactions, January 1, 2017, will be the effective date.
- All changes made under the Open Enrollment menu option (in EBS) automatically become effective January 1, 2017.

Internal Revenue Service raises 2017 contribution limits for Medical Spending Accounts (MSAs)

Employees enrolled in an MSA will be able to contribute more pretax income to their Medical Spending Accounts in 2017 following a contribution limit increase announced by the Internal Revenue Service on October 25. The limit is rising to \$2,600, a \$50 increase from the limit set for 2016. Those who participate in a MoneyPlus MSA will have until November 15, 2016, the extended open enrollment deadline, to enroll and set their contribution amount. Additionally, those who have already enrolled for 2017 will be able to revise their contribution amount through November 15, 2016, if desired. They should make their revisions using the same method that they initially enrolled for 2017, either through www.myFBMC.com if they enrolled online or with a MoneyPlus Enrollment Form if they submitted a paper enrollment.

Don't forget: open enrollment deadline is November 15

October 31 has come and gone but this year's open enrollment deadline was extended to November 15, 2016. Subscribers and benefits administrators may submit changes that will become effective January 2017 through November 15, 2016. Benefits administrators have until November 30, 2016, to approve changes and submit open enrollment Notice of Election forms to PEBA. We encourage you to process enrollment changes through Employee Benefits Services (EBS) and MyBenefits. Please attach all required documentation to the bar-coded sheet generated when a transaction is approved in EBS and mail both to PEBA.

MoneyPlus has extended its enrollment period until November 15 also.



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803.737.6800 | 888.260.9430
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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.



November 8, 2016

November 15 open enrollment deadline
Pre-retirement seminar
Diabetes workshop
IRS announces contribution limits
Submitting open enrollment transactions

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Submitting open enrollment transactions

Before submitting open enrollment transactions, benefits administrators should confirm:

- If a subscriber wants to make changes to his beneficiaries, contact information or tobacco-user status, he should make these changes in a separate transaction before making his open enrollment changes.
- A change in tobacco certification becomes effective the first day of the month after PEBA receives the tobacco certification form. Example: If PEBA receives a subscriber's *Certification Regarding Tobacco Use* form in November, it becomes

One week until November 15 open enrollment deadline

The 2016 open enrollment period will end on November 15, 2016. Please encourage your employees who may not have submitted their changes to do so as soon as possible. The most efficient way to process enrollment changes is through Employee Benefits Services (EBS) and MyBenefits. Here is some other important information to remember:

- Changes will become effective January 2017.
- MoneyPlus Medical Spending Account limit increased to \$2,600.
- November 30 is deadline for benefits administrators to approve changes/submit open enrollment Notice of Election forms to PEBA.
- All required documentation should be attached to the bar-coded sheet generated when transaction is approved in EBS; both should be mailed to PEBA.

If a subscriber has already submitted his MoneyPlus enrollment form and wishes to increase his contribution to the new maximum amount, he can go to www.myFBMC.com and resubmit his form. The resubmitted form should indicate the new total contribution amount, not just the addition.

effective December 1.

- If a subscriber wishes to drop his tobacco-user premium for an effective date of November 1, he should submit it as a separate transaction before submitting his open enrollment transactions. If he submits it after submitting his open enrollment transactions, January 1, 2017, will be the effective date.
- All changes made under the Open Enrollment menu option (in EBS) automatically become effective January 1, 2017.

Pre-retirement seminar at Technical College of the Low Country on November 10

The Technical College of the Low Country (MacLean Hall Student Center, 921 Ribaut Road, Beaufort, SC) will host PEBA's next **Get Set for Retirement** pre-retirement seminar. If you will retire soon, this seminar can answer a lot of questions you may have. There is still room available if you or your employees wish to attend. Click [here](#) to register.

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.

There's nothing sweet about diabetes

A diabetes education workshop is being offered Thursday, November 17, 2016, from noon to 1 p.m. at Greenville Technical College (Nursing Building (Bldg. 117), Room 119, 506 S. Pleasantburg Drive). Registration is available [online](#). This workshop will provide tips to help you manage pre-diabetes and diabetes.

State Health Plan members can learn more about diabetes, which can help them control their overall health and live healthier lives to prevent or prolong complications such as heart disease, stroke, amputation, end-stage kidney disease, blindness and death.

For questions, please send an email to wellness@peba.sc.gov or call 803.737.5713.

IRS announces 2017 pension plan contribution limits

The Internal Revenue Service (IRS) recently announced the **2017 pension plan limitations** in Notice 2016-62. The 2017 contribution limits for the 401(k) and governmental 457(b) plans administered through the South Carolina Deferred Compensation Program remain unchanged at \$18,000 each and the age 50 catch-up limit remains unchanged at \$6,000. Other selected dollar limits from 2012 - 2017 are summarized in [this chart](#).



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Data classification: public information



November 15, 2016

Funding options for SCRS

A sweet treat for you

Don't sugarcoat it

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www.PEBAperks.com.



Visit www.PEBAHealthHub.com

A sweet treat for you

Seats are still available for the Thursday, November 17 diabetes education workshop at Greenville Technical College from noon to 1 p.m. (Nursing Building (Bldg. 117), Room 119, 506 S. Pleasantburg Drive). Click [here](#) to register.

This workshop will provide tips to help you manage pre-diabetes and diabetes. State Health Plan members can control their overall health and live healthier lives to prevent or prolong complications such as heart disease, stroke, amputation, end-stage kidney disease, blindness and death by learning more about diabetes in this workshop.

For questions, please send an email to wellness@peba.sc.gov or call 803.737.5713. wellness@peba.sc.gov

General Assembly joint committee considering funding options for South Carolina Retirement Systems

A panel of state lawmakers is reviewing South Carolina's public employee pension systems this fall.

The Joint Committee on Pension Systems Review, a panel of House and Senate members which has met several times since August, is considering future actions for two of the largest pension systems PEBA administers: the South Carolina Retirement System and the Police Officers Retirement System.

A summary of PEBA's role in this process, including background on how the funds operate and their recent history, [may be found here](#) in a letter from PEBA Executive Director Peggy G. Boykin.

Those interested may also learn more on the General Assembly's web page for the Joint Committee, which has links to all information presented so far to the committee. The uploads include PEBA's initial presentation as well as those from the South Carolina Retirement

System Investment Commission, manager of pension fund investments, and Gabriel Roeder Smith & Company, the actuarial firm which projects the funds' future financial experience. Additional presentations include those from stakeholder state associations and public policy groups. All handouts from the meetings are available, as are all video recordings.



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November 22, 2016

Navigating your benefits

Insurance Benefits Guide reminder

Anderson County preventive screening

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Regional preventive screening set for Anderson

A preventive health screening—almost a mini physical—will be offered Friday, December 2 at the Anderson Community Long Term Care, 3215 Martin Luther King Jr. Blvd., Anderson, S.C

The screening includes lipid and blood chemistry profiles, a blood pressure check and height and weight measurements. It is offered at no cost to employees, retirees and COBRA subscribers and their spouses, if the Standard Plan or the Savings Plan is their primary health insurance. Click [here](#) to learn how to register for the Anderson screening.

Navigating your benefits launching soon

Your employees are about to gain a new tool to help them find their way in the complicated world of insurance and retirement benefits. On December 5, PEBA will launch *Navigating your benefits*, a multimedia campaign to provide common-language explanations for unfamiliar benefits concepts, bringing together flyers, videos and social media on an array of topics.

The first-ever messages in the series will cover such areas as dental insurance, prescription coverage reviews and comparing State Health Plan options. The series will grow and adapt going forward as PEBA addresses sources of confusion or concern. Please send any suggested topics you have for the Navigating your benefits series to communications@peba.sc.gov.

Please share this Insurance Benefits Guide reminder with

The new year is almost here - don't forget to schedule your 2017 worksite screening. Use this [screening request form](#).

your active employees

PEBA will publish the *2017 Insurance Benefits Guide* to the PEBA website in mid-December. As indicated in the 2016 Benefits Advantage newsletter subscribers received in September, we want to remind you that this year's guide will not be printed and distributed to active insurance subscribers.

The complete *2017 Insurance Benefits Guide* will be available for viewing, searching, downloading and printing in mid-December by going to www.peba.sc.gov and clicking on the Insurance Benefits Guide icon below the online access button on the right side of the home page.

If you still have questions about your benefits after reviewing your guide, contact PEBA at <http://www.peba.sc.gov/contactus.html>, 803.737.6800 or 888.260.9430.



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November 29, 2016

IRS extends due date

Navigating your benefits set to launch

Schedule your 2017 worksite screening

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Schedule your 2017 worksite screening

The new year is almost here - don't forget to schedule your 2017 worksite screening. Use this [screening request form](#).

Preventive screenings are part of the PEBA Perks program designed to help you get and stay healthy. The screening includes blood work, a health risk appraisal, height and weight measurements, blood pressure check and lipid panels.

The screening includes lipid and blood chemistry profiles, a blood pressure check and height and weight measurements. It is offered at no cost to employees, retirees and COBRA subscribers and their spouses, if the Standard Plan or the Savings Plan is their primary health insurance.

IRS extends due date for employers and providers to issue health coverage forms to individuals

On November 18, 2016, the Internal Revenue Service (IRS) extended the 2017 due date for providing 2016 health coverage information forms to individuals. Insurers, self-insuring employers, other coverage providers and applicable large employers will now have until March 2, 2017, to provide Forms 1095-B or 1095-C to individuals, which is a 30-day extension from the original due date of January 31. The due dates for filing 2016 information returns (February 28 for paper filers; March 31 for electronic filers) with the IRS did not change for 2017. Due to these extensions, individuals may not receive Forms 1095-B or 1095-C by the time they are ready to file their 2016 individual income tax return. While information on these forms may assist in preparing a return, the forms are not required to file. Taxpayers can prepare and file their returns using other information about their health insurance and do not have to wait for Forms 1095-B or 1095-C to file.

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

Navigating Your Benefits series launching December 5

Your employees' decisions about benefits can be complicated and difficult, requiring careful consideration of what coverage they need and can pay for. For this reason, PEBA has created Navigating Your Benefits, a multimedia campaign to provide common-language explanations for often-unfamiliar concepts in insurance and retirement benefits.

The series' initial offerings for the December 5 launch will include flyers and videos. Benefits administrators are encouraged to distribute these materials to employees when appropriate, such as in newsletters or in meetings for new hires or benefits updates.

The first topics covered will include:

Finding coverage information

- How to contact PEBA and find information on the websites of all the third-party vendors which administer PEBA benefits.
- Understanding the difference between the State Health Plan and BlueCross BlueShield of South Carolina, and where to find information specific to the State Health Plan.
- A review of the materials available in the Insurance Benefits Guide.

The State Health Plan Standard Plan and Savings Plan

- A comparison of the benefits available through the Standard Plan and Savings Plan, including the MoneyPlus tax savings options available for each.
- Understanding when each of the plans will begin to pay a greater share of a member's health care costs.

Prescription benefits

- An overview of prescription coverage reviews and steps for a subscriber to take when a coverage review is happening.
- Understanding prescription drug tiers and their copayments.
- Prior authorizations and options for instances in which a prior authorization cannot be immediately obtained.
- Understanding the step therapy process.
- What to do when a drug quantity management limit exists for a prescribed medication.

Dental benefits

- When and how the State Dental Plan pays for covered services.
- Using online tools to understand and manage State Dental Plan/Dental Plus benefits.

Retirement decisions

- Options available to retirement plan members who leave their system early.
- Reviewing the benefits available through the South Carolina Retirement System as well as the Police Officers Retirement

System.

Going forward, the series will grow and adapt based in large part on feedback from benefits administrators and employees about what in the series works, and what does not. The series already has some planned expansions for 2017, including material covering Dental Plus coverage coming ahead of the dental options which will be available during the 2017 open enrollment period.

As you review the information, your comments and suggestions for topics are welcome at communications@peba.sc.gov.



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