

PEBA Update

Week ending October 2, 2015

Express Scripts becomes pharmacy benefits manager on January 1

Effective January 1, 2016, Express Scripts will be the pharmacy benefits manager for the State Health Plan. Because the contract was not final when the *Benefits Advantage* newsletter went to the printer, PEBA was unable to include any information about Express Scripts, other than the contact information, in the publication. A formal announcement of the new pharmacy benefits manager was made at the 2015 Benefits at Work conference. Express Scripts also provided a brief overview of what to expect in 2016 as a part of the "State Health Plan Update" presentation. This presentation is available on our website behind the BA login. Select "Presentations" and then "Benefits at Work Presentations." The Express Scripts portion begins on Slide 29.

Express Scripts' website became available October 1, 2015. In addition, the PEBA staff is working diligently with Express Scripts to make available to you and your employees information regarding any differences between the formulary Express Scripts uses and the one used by Catamaran. We will post the formulary to our website as soon as possible, and Express Scripts will reach out to subscribers who may be affected as a result of these formulary differences. Please encourage your employees to visit the Express Scripts website to view highlights of their State Health Plan pharmacy benefits for the 2016 plan year. Express Scripts will mail new identification cards and welcome kits to all subscribers in December.

Dental coverage enrollment

PEBA's award of the Dental/Dental Plus contract is under review in response to a protest. Therefore, Dental Plus rates cannot be published at this time.

However, there will be only a slight increase, if any, in Dental Plus premiums. Subscribers who would like to enroll themselves or their dependents in Dental/Dental Plus coverage should do so during the October enrollment period. If a subscriber wants to drop Dental Plus coverage when the premiums are released, he may do so before the end of the year.

Reminders about changing tobacco certification

Please remember the rules below as you help subscribers during open enrollment:

- If subscribers want to make changes to their beneficiaries, contact information or tobacco-user status, they should make these changes in a separate transaction **before** making their open enrollment changes.
- A change in tobacco certification becomes effective the first day of the month after the month in which PEBA receives it.
- If a subscriber would like to drop his tobacco-user surcharge for an effective date of November 1, **he needs to submit it as a separate transaction before submitting his open**

enrollment transactions. If he submits it after submitting his open enrollment transactions, it will become effective January 1.

- All changes made under the "Open Enrollment" menu option become effective January 1, 2016.

PEBA offers Affordable Care Act assistance

Federal regulations require government employers to make a good faith effort to follow the Affordable Care Act (ACA) employer mandate. PEBA's Field Services team is available to assist employers with understanding the new eligibility criteria and when insurance coverage should be offered to employees. PEBA's State Health Plan and ACA Reporting presentation is available behind the benefits administrator login on our website under "Benefits at Work Presentations." The Affordable Care Act FAQs and an ACA reporting quick reference guide are under "Publications." Please email FieldServices.Insurance@peba.sc.gov with training requests.

PEBA will provide employers with an electronic file that contains coverage information for employees and their dependents. The file will be a tilde delimited file, which can easily be converted to Excel. Here is a sample file and a sample layout. PEBA will also provide employers who cannot or chose not to designate PEBA as their Designated Governmental Entity with an electronic file that contains coverage information for their non-Medicare retirees, COBRA subscribers, survivors and their dependents.

PEBA will provide employers with full test files in EBS by Wednesday, October 7. The actual file for employers to use for reporting purposes will be sent the last week of December.

PEBA cannot provide consulting services to employers regarding reporting methods, industry best practices for tracking and reporting, or provide employers with information regarding programming software for tracking and reporting purposes. These questions should be directed to the Internal Revenue Service (IRS), your legal counsel, or a tax professional.

The IRS is the responsible party for overseeing the reporting requirement of the ACA and has a number of resources and webinars for employers to utilize. Please visit the IRS website for more information. <http://www.irs.gov/Affordable-Care-Act/Affordable-Care-Act-of-2010-News-Releases-Multimedia-and-Legal-Guidance>.

Remember to submit SLTD salary updates

Is your employer part of the SCEIS payroll group? If not, you will need to update salaries **for all employees enrolled in Supplemental Long Term Disability (SLTD) as of October 1, who have had a salary change since October 1, 2014.**

The maximum annual salary for calculating SLTD benefits and premium calculations is \$147,684. If PEBA Insurance Benefits receives any salary updates that exceed this amount, the amount entered into the system will default to \$147,684.

You may begin entering the updates in EBS on September 15. The deadline by which PEBA needs to receive this information is October 31.

You may not submit SLTD salary information by email or on a disk. SLTD salaries need to be reported through **Employee Benefits Services (EBS)**. Please follow the instructions below:

- Log on to EBS and select "SLTD Salary Entry" from the menu under "Manage Groups."
- You may select "SLTD Salary Browse" to add employee salaries individually if you have a small group of employee salaries to update. The fields are set up for you. Type the data into each field, and click on the button at the bottom of the screen to submit the information for each employee.
- You may "upload SLTD Data" from a diskette or from a text file saved on your computer.
- You may download "SLTD Coverage Data." This list includes all employees enrolled in SLTD at the time of your request. Please follow the instructions to create a new text document and then select "Upload SLTD Data" to upload your revised file to EBS.
- You may select "Batch Entry Screen," which allows you to enter 10 employee salaries at a time.
- You may select "Current SLTD Coverage List" to receive a list of all employees currently enrolled in SLTD.
- You will need to "**Review and Confirm**" all SLTD salary entries when you have completed updates for your group.

A video that describes the process is behind the BA login under "Presentations." Open "PEBA Training" and then select "SLTD tutorial video."

If you have any questions or problems regarding submitting SLTD salary information, please contact the PEBA Customer Contact Center at 803.737.6800 (Greater Columbia area) or 888.260.9430 (toll-free).

Website updates

Here are the latest updates to PEBA's insurance benefits website, www.eip.sc.gov:

- The "Open Enrollment 2015" PowerPoint was posted September 14 under "Presentations" on the subscriber side of the website. It is now also posted at the same location behind the BA login. Also, if you have employees who are unable to attend one of the scheduled 2015 Open Enrollment webinars, a recorded version of the webinar is now available in both locations.
- The *MoneyPlus Tax-Favored Accounts Guide* is posted under "Publications" and then "MoneyPlus."

PEBA Update

Week ending October 16, 2015

PEBA extends open enrollment period due to flooding

In response to the catastrophic flooding in many areas of our state, PEBA is extending the insurance benefits open enrollment period. Subscribers will have until Friday, November 6, 2015, to submit open enrollment changes, and benefits administrators will have until Friday, November 20, 2015, to approve open enrollment changes using the Employee Benefits Services (EBS) website and to submit open enrollment Notice of Election forms to PEBA. **Remember, the most efficient way to process enrollment changes is through the MyBenefits website and the benefits administrator-based EBS website.**

Employees also will be able to enroll in or change their MoneyPlus accounts until November 6.

While this extension is available to all subscribers and benefits administrators, PEBA is asking that those subscribers and employers who are able to please complete open enrollment selections and transactions by the original deadlines of October 31 and November 15, respectively. This will help ensure that all open enrollment changes are processed and updated to the carriers in a timely manner.

Please be mindful that delays in processing enrollment transactions impact the exchange of enrollment information to carriers that is necessary to issue benefits identification cards, process insurance claims, and bill for insurance premiums. **Enrollment changes processed after the extended due dates can cause subscribers to experience delays in receiving new insurance cards and using new benefits.**

Affordable Care Act sample reports

Because PEBA's office was closed for four days last week, the Affordable Care Act (ACA) sample reports were not placed on the EBS website as scheduled. We understand how important these reports are and are working diligently to make them available to you as soon as possible. We apologize for any inconvenience caused by the delay.

October 31 is deadline for naming PEBA as DGE

An employer that participates in the State Health Plan according 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 by **October 31, 2015**, if they want PEBA to fulfill these reporting requirements.

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

Employer Services

PEBA recognizes the importance of its relationships with employers and how these relationships contribute to the success of the administration of the benefit plans. Employer Services and the Field Services team at PEBA are committed to supporting employers. Staff is available to assist employers with training, webinars, benefit fairs and field visits. For assistance with the State Health Plan or other insurance program issues, please email FieldServices.Insurance@peba.sc.gov. For assistance related to the retirement systems, please email FieldServices.Retirement@peba.sc.gov.

Before requesting that PEBA's Field Services staff attend an event, please review the scheduled employer training dates and member seminar dates [here](#) and [here](#). Also, please make your request at least two weeks before an event. This lead time helps us plan efficiently to accept as many employer requests as possible.

If you would like to share employer concerns regarding PEBA's educational resources, customer service, operations or communications, email EmployerServices@peba.sc.gov.

Employer Advisory Group

Are you interested in sharing your opinions, concerns and questions with the Employer Services department at PEBA? Open discussions with the director of Employer Services will occur monthly at PEBA's office in Columbia. To both facilitate and focus the discussions, space will be limited to eight attendees. The sessions will last from 10 a.m. to noon on:

- Wednesday, November 18
- Friday, December 11
- Wednesday, January 20
- Wednesday, February 10
- Wednesday, March 16

If you are interested, email EmployerServices@peba.sc.gov to register. In the subject line of your email, include your employer group/code number and the date of the session you would like to attend. If space is available, a confirmation email will be sent to you. We look forward to hearing from you!

Remind subscribers: It's time for a free flu shot

Flu vaccinations are offered at no charge to all members covered under the Savings Plan or the Standard Plan.

Members may get the shot from a participating pharmacy at no charge. If a member receives the shot in a network doctor's office, the flu vaccine and the administration fee will be covered. Any associated office visit charges will be processed according to regular plan rules. Some employers are offering flu shot clinics.

Flu vaccinations are generally recommended for everyone six months of age or older. Ideally, one should get the shot by October. It takes about two weeks for the vaccine to become effective. The flu season typically peaks in January.

Flu viruses spread through droplets made when infected people cough, sneeze or speak. The flu also can be spread when people touch a flu-infected object and then their mouth, eyes or nose. People with the flu can infect others beginning one day before symptoms develop and up to five to seven days after becoming sick.

For more information about the flu, go to this website sponsored by the federal Centers for Disease Control and Prevention.

Please send PEBA SLTD salary updates

Is your employer part of the SCEIS payroll group? If not, you will need to update salaries **for all employees enrolled in Supplemental Long Term Disability (SLTD) as of October 1, who have had a salary change since October 1, 2014.**

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You may begin entering the updates in EBS on September 15. The deadline by which PEBA needs to receive this information is October 31.

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- You may select “Current SLTD Coverage List” to receive a list of all employees currently enrolled in SLTD.
- You will need to **“Review and Confirm”** all SLTD salary entries when you have completed updates for your group.

A video that describes the process is behind the BA login under "Presentations." Open "PEBA Training" and then select "SLTD tutorial video."

If you have any questions or problems regarding submitting SLTD salary information, please contact the PEBA Customer Contact Center at 803.737.6800 (Greater Columbia area) or 888.260.9430 (toll-free).

Remember the rules for changing tobacco certification

Please remember the rules below as you help subscribers during open enrollment:

- If subscribers want to make changes to their beneficiaries, contact information or tobacco-user status, they should make these changes in a separate transaction **before** making their open enrollment changes.
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Thanks to all Step-tember participants!

PEBA's Health and Wellness team would like to thank everyone who helped plan and participated in the Step-tember wellness walk on Monday, September 28. Despite a gloomy rain date, we still had 73 participants and 15 employer groups represented. We hope you look forward to participating in our spring wellness walk in April!

Website updates

- The 2016 Summary of Benefits and Coverage (SBC) for the Savings Plan, the Standard Plan and the MUSC Health Plan are now posted on www.eip.sc.gov under "Publications" and then "Health Insurance." They are also posted under "Federal Healthcare Reform," which is on the benefits administrator side of site. The 2015 SBCs will remain on the site until December 31, 2015,
- This notice about changes that will be effective January 1, 2016, in the State Health Plan's formulary, list of preferred drugs, has been posted under "Latest News."

PEBA Update

Week ending October 16, 2015

Tips for a successful open enrollment

Subscribers have until Friday, November 6, 2015, to submit open enrollment changes. Benefits administrators have until Friday, November 20, 2015, to approve open enrollment changes using the Employee Benefits Services (EBS) website and to submit open enrollment Notice of Election forms to PEBA. **Remember, the most efficient way to process enrollment changes is through the MyBenefits website and the EBS website.**

Please note: If an enrollment change requires documentation, please be sure to attach the documentation to the bar-coded sheet that is generated when the transaction is approved in EBS. Both must be mailed to PEBA.

Employees also will be able to enroll in or change their MoneyPlus accounts until November 6.

Deadline to name PEBA DGE is October 31

An employer that participates in the State Health Plan according 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 by **October 31, 2015**, if they want PEBA to fulfill these reporting requirements.

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

SLTD update deadline is approaching

Is your employer part of the SCEIS payroll group? If not, you will need to update salaries **for all employees enrolled in Supplemental Long Term Disability (SLTD) as of October 1, who have had a salary change since October 1, 2014.**

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PEBA offering free workshop to help caregivers manage stress during the holidays

A workshop designed to help caregivers manage stress during the holidays will be offered from noon until 1 p.m. on November 19, 2015, at PEBA'S office at 202 Arbor Lake Drive, Columbia, S.C.

The workshop is free, and PEBA encourages participants to bring their lunch. Participants will need to sign in at the Visitor Center and say they are here for the workshop.

For more information or to register, contact Ramsey Makuli at rmakhuli@peba.sc.gov or 803.737.3823.

Website update

The PEBA Coverage Verification Notice of Group Life Insurance form is now on www.eip.sc.gov. Select "Forms" and go to "Life Insurance." The completed form must be included when a subscriber applies to Minnesota Life to continue or convert his group life insurance.

PEBA Update

Week ending October 30, 2015

BlueCross BlueShield of South Carolina awarded dental contract

BlueCross BlueShield of South Carolina will be the dental insurance provider effective January 1, 2016. State Dental Plan monthly premiums will not change. The monthly premiums for dental coverage for active employees are:

	State Dental Plan	Dental Plus	Combined Dental/Dental Plus
Employee	\$ 0.00	\$25.96	\$25.96
Employee/spouse	\$ 7.64	\$52.46	\$60.10
Employee/children	\$13.72	\$60.50	\$74.22
Full family	\$21.34	\$78.60	\$99.94

Please note: COBRA subscribers should contact PEBA for dental premiums.

November 6 is the last day to enroll in the State Dental Plan or the State Dental Plan/Dental Plus for 2016 and 2017.

Subscribers have until December 31, 2015, to drop State Dental Plan and/or Dental Plus coverage for themselves and any eligible family members for the 2016-2017 plan years.

New ACA resources have been posted online

Complying with the Affordable Care Act (ACA) requirements can be challenging. PEBA has created new online resources to help employers meet these requirements.

The ACA Reporting Requirements FAQs and the Form 1095-C Code Explanations are behind the benefits administrator login under "Publications."

PEBA will be placing full ACA test files in Employee Benefits Services (EBS) over the weekend. Employers who are not members of "The State" ALE will find the test files behind the "Enrollment Reports" tab.

- Employers that designated PEBA as their Designated Governmental Entity (DGE) will only find a sample file for their active employees.
- Employers that did not designate PEBA their DGE will find two files: one for their active employees and one for their non-Medicare retiree, survivor and COBRA subscribers.

The actual files for employers to use for reporting purposes will be sent to employers through EBS the last week in December.

A reminder: Open enrollment extended to November 6

In response to the catastrophic flooding in many areas of our state, PEBA has extended the insurance benefits open enrollment period. Subscribers have until Friday, November 6, 2015, to submit open enrollment changes. Benefits administrators have until Friday, November 20, 2015, to approve open enrollment changes using the Employee Benefits Services (EBS) website and to submit open enrollment Notice of Election forms to PEBA. **Remember, the most efficient way to process enrollment changes is through the MyBenefits website and the EBS website.**

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SLTD update deadline is Saturday, October 31

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