

April 4, 2017

Rally is live!
April PEBA Perks workshops
BA Manual survey
WageWorks email
Did you know?
WageWorks' processing timeline

Reach the right weight, the right way. A health coach can help you tip the scale in your favor at no cost to you.

Learn more at www.PEBAPerks.com



Benefits Administrator Manual survey

We need to hear from you! We encourage benefits administrators who administer insurance benefits to take a moment to complete our 2018 **Benefits Administrator Manual survey**. Your feedback will help us continue to provide useful resources for you. The survey will be available until April 14.

New email group for WageWorks

WageWorks has created a new email distribution group specifically for South Carolina benefits administrators, which can be used for enrollment, payroll, debit card and appeal inquiries.

Rally is live!

We're thrilled to announce that Rally launched on April 1!

Rally is a digital health experience that offers personalized recommendations to help your employees move more, eat better and feel great. This is offered to State Health Plan primary members age 16 and older at no additional cost.

Your employees will get recommendations for simple activities to help improve their diet, fitness and mood every day. As they make progress, they'll earn Rally Coins, good for a chance to win awesome rewards. Employees can rack up coins for participating in Missions, pushing themselves in a Challenge and even just for logging in every day!

To learn more about Rally, check out this [video](#).

It's easy to get started with Rally!

1. Go to www.StateSC.SouthCarolinaBlues.com
2. Log in to My Health Toolkit®
3. Select Wellness, then Rally

The new email address is
SouthCarBAInquiries@wageworks.com.

Did you know?

Every single muscle fiber is thinner than a strand of human hair, yet it can hold up to 1,000 times its weight!

Source: [Crazy Health Facts](#)

April PEBA Perks workshops scheduled

The PEBA Perks workshop promotes several key preventive health benefits, including those that are offered at no cost to State Health Plan primary members at network providers and pharmacies. This interactive workshop also walks through creating a confidential account on My Health Toolkit, includes information on other benefits such as Blue CareOnDemand and describes available online resources.

To register for a workshop near you in April, visit the [Upcoming events](#) page. Please share the following locations and dates with your employees, and encourage them to sign up for this informative workshop.

- Thursday, April 6, in West Columbia
- Friday, April 7, in Columbia
- Tuesday, April 11, in Columbia
- Wednesday, April 12, in Hartsville
- Thursday, April 13, in Orangeburg
- Wednesday, April 19, in Columbia
- Tuesday, April 25, in Walterboro
- Wednesday, April 26, in Bluffton
- Thursday, April 27, in Batesburg-Leesville

WageWorks' funds processing timeline

Employers submit payroll files and contributions to WageWorks for employees who have a Health Savings Account, or HSA. The standard processing timeline for HSA contributions to be available in the participant's Optum account is five to six business days from the date all payroll information is received by WageWorks.

WageWorks' standard processing timeline is three business days for posting payroll to its system. The three business day process starts the date WageWorks receives all payroll information from an employer, including the payroll file and matching payroll contributions. After contributions are posted to its system, WageWorks sends an HSA contribution file to Optum.

If Optum receives HSA contributions file by 5 p.m., EST, on the same day the payroll is posted to WageWorks' system, the HSA contributions will be posted to the participant's account and will be available to the participant within two business days. If Optum receives the HSA contributions file after 5 p.m., EST or the next day after the contributions are posted to WageWork's system, the HSA contributions will be posted to the participant's account and will be available to the participant within three business days.

Below is Optum's processing timeline for contributions received from WageWorks by 5 p.m., EST:

- Day 1: Optum drafts funds from WageWorks' bank account via ACH debit.
- Day 2: Contributions are posted to the participant's account and are available for use.
- Day 3: Contributions are visible to the participant on the website in his account history.

You can decrease processing time

The WageWorks Electronic Data Exchange (EDI) department encourages all benefits administrators to have an active FTP account for the MoneyPlus program. Employers can use the account to send payroll and eligibility files to WageWorks, which will expedite funds being available in a participant's Health Savings Account or Dependent Care Spending Account.

To request an FTP account, complete [this form](#) and return to WageWorks by April 30, 2017. The preferred method for all remittances is via ACH deposit; however, contributions can be submitted via mail. Remittance information 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.

Data classification: public information



April 11, 2017

Pension legislation update
BLTD FICA tax reimbursement
EBS recertification
Worksite wellbeing survey coming soon
How to enroll new employees in an HSA
Pharmacy benefits toolkits available
Did you know?

Reach the right weight, the right way. A health coach can help you tip the scale in your favor at no cost to you.

Learn more at www.PEBAPerks.com



How to enroll a new employee in an HSA

Newly hired employees who elect to participate in the high deductible Savings Plan are eligible to enroll in a **Health Savings Account**, or HSA. New employees who are eligible should follow these instructions to enroll an Optum HSA for the 2017 plan year:

1. Complete the top portion and Box A of the **MoneyPlus Enrollment Form**. Return the form to his benefits administrator. The benefits administrator should send the completed form to WageWorks at P.O. Box

Pension legislation update

Legislation addressing the funding of the state's public pension plans was recently enrolled for ratification and will be sent to the Governor for his signature in the coming weeks. The initial provisions of the act will take effect July 1, 2017. Among its provisions are funding schedules for the South Carolina Retirement System (SCRS), the largest of the state's public plans, and the Police Officers Retirement System (PORS). A summary of the legislation is available on [PEBA's website](#).

Basic Long Term Disability FICA tax reimbursement

PEBA's contract with The Standard includes a process where as 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. Because this is an employer tax, The Standard then direct bills the applicable agencies for any FICA taxes remitted on behalf of their

14766, Lexington, KY 40512-4766.

2. **Open an Optum** bank account to access his contributions.

More information about HSAs is available at www.peba.sc.gov/moneyplus.html.

Pharmacy benefits toolkits available

Turnkey toolkits are now available on the **PEBA Health Hub** for three campaigns related to the State Health Plan's pharmacy benefits. Posters, flyers, eblasts and newsletter articles can be downloaded on Page 4 of the Health Hub in the Express Scripts folder. The campaign topics are retail maintenance medications, generic drugs and the Express Scripts mobile app. We encourage you to download these materials to share with your employees.

Did you know?

Our lungs inhale over two million liters of air every day! The surface area of our lungs is large enough to completely cover one side of a tennis court!

Source: **Medindia**

employees during the calendar year.

FICA tax is composed of two parts - Social Security and Medicare - and is a mandatory tax that is withheld under the following three 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; and
3. During the first six, complete calendar months after the employee ceases work again.

Billing for the FICA reimbursements occurs quarterly. Invoices are mailed within 30 days after the end of each quarter, and are due within 15 days of the invoice date. For example, if you had an employee who received BLTD benefits during the first quarter of 2017 that was subject to FICA taxes, you will receive an invoice directly from The Standard by April 30, and reimbursement is due to The Standard by May 15.

If you have any questions about the taxability of Long Term Disability benefits, please see **The Standard's Guide to Taxation of Employee Disability Benefits** or visit the **Internal Revenue Service's website**.

Recertify your EBS access by Monday, May 8

May 8 is the deadline for authorizing agents to recertify access to EBS without interruption. Each employer's authorizing agent should receive a letter with instructions to recertify the group's Employee Benefits Services (EBS) access. A list of employees and the systems they are authorized to access in EBS can be found on the back of that letter. A report on EBS also provides this information. Please indicate if these employees still need this access. **Recertification will not require changing logins and passwords.**

To change an employee's access or add a new EBS user, the authorizing agent must submit a new EBS **Designated Employee Confidentiality Agreement**.

Look for the worksite wellbeing survey

On April 19, employers will receive a worksite wellbeing survey. Your response will help us better provide materials and promote PEBA's retirement and insurance services and programs.

Along with this survey, employers will have the opportunity to

submit information to be recognized as a 2017 PEBA Partner. PEBA Partners is an award program that recognizes employers that demonstrate a great dedication to promoting a healthier workplace. Learn more about PEBA Partners and the 2016 award winners at www.peba.sc.gov/pebapartners.html.



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April 18, 2017

Ending TERI
Spartanburg regional screening
EES, Member Access maintenance scheduled
Did you know?

Reach the right weight, the right way. A health coach can help you tip the scale in your favor at no cost to you.

Learn more at www.PEBAPerks.com



EES and Member Access scheduled for maintenance

Beginning at 5:30 p.m., on Friday, April 21, until 8 a.m., Monday, April 24, EES and Member Access will be unavailable due to system maintenance.

Did you know?

On average, each person in the United States uses approximately 80-100 gallons of water per day.

Source: [20 Interesting and Useful Water Facts](#)

Ending TERI webpage launched

The Teacher and Employee Retention Incentive (TERI) program will close to all members June 30, 2018. Program participants who have questions about ending their TERI participation on or before this date can now learn more on the [Ending your TERI participation webpage](#). Participants can find TERI publications and presentations, as well as forms needed for the TERI-end process.

Spartanburg preventive screening scheduled

A regional preventive screening will be offered May 18, 2017, at Spartanburg Community College.

The screening, a \$300 value, is offered at no cost to employees, retirees, COBRA subscribers and covered spouses whose primary insurance coverage is the State Health Plan (Standard or Savings Plan). The screening includes lipid and blood chemistry profiles, a blood pressure check and height and weight measurements.

Registration is **available online**.



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May 2, 2017

Field Services available for benefits fairs

Help State Health Plan members quit tobacco

New look, same updates

PEBA closed May 10

Did you know?

You know what happens when you use tobacco. But what about when you quit?

Download a marketing toolkit to share with your employees at www.PEBAHealthHub.com.



New look, same updates

You may have noticed - PEBA Update has a new look. But don't worry. PEBA will still provide you with the important information you need to administer insurance and retirement benefits.

PEBA closed May 10

PEBA's offices will be closed on Wednesday, May 10, for Confederate Memorial Day. Our offices will reopen at 8:30 a.m. on Thursday, May 11.

Did you know?

The Teacher and Employee Retention Incentive (TERI) program will close to all members June 30, 2018. Program participants who have questions about ending their

Field Services available for benefits fairs

A benefits fair is a great opportunity to help your employees understand and ask questions about their PEBA-administered benefits. The PEBA Field Services team is available to host an exhibit table and share informational flyers at your benefits fair or sponsored event.

If you have an event scheduled for 2017 and would like for Field Services to attend, please contact George Hazin at GHazin@peba.sc.gov or 803.238.5779 as soon as possible. We look forward to serving you and your employees.

Help State Health Plan members quit tobacco

Tobacco use is a tough habit to break, even with the added incentive of saving money. With the average price of a pack of cigarettes at \$5.50, a pack-a-day smoker could save more than \$2,000 a year by quitting. To support members who are interested in quitting tobacco, we are providing you a toolkit of materials to help State Health Plan members overcome tobacco addiction.

The toolkit materials include four tobacco-free campaigns. We suggest you start by sharing the "Wallet" materials with your employees in May. Then, if you'd like to emphasize tobacco

TERI participation on or before this date can learn more now on the [Ending your TERI participation](#) webpage. Participants can find TERI publications and presentations, as well as forms needed to end TERI participation.

cessation throughout the year, you can share the "Flowers" materials in July, the "Aquabreath" materials in September and the "Extra Time" materials in November. All materials are available on the [PEBA Health Hub](#).

The materials remind State Health Plan members of their quitting tobacco benefits, including:

- Nicotine gum and patches at no cost to the member;
- A \$0 copayment for eligible members for tobacco cessation drugs, such as bupropion or Chantix filled at a participating in-network pharmacy;
- Access to Text2Quit, a text messaging feature that allows members to access quitting resources from their mobile devices;
- Access to a personal Quit Coach through the Quit for Life program to help members decide on a plan of action and boost their resolve when they're feeling weak; members simply call 800.652.7230; and
- Additional support through [Rally](#), a digital health platform available through the State Health Plan.

Quit for Life also provides additional customizable resources to promote the program including email templates, electronic banners, social media materials, flyers, brochures, postcards and more. To access additional promotional materials from Quit for Life, go to

<http://clients.alerewellbeing.com/Login.aspx>.

- Username: Quitnow@bcssc.com
- Password: quitNow*3

For details about the tobacco cessation benefit and other PEBA Perks, visit www.PEBAperks.com.



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May 9, 2017

PEBA closed May 10

Transferring employees through EBS

Did you know?

Wellbeing survey

EES ER User Manual updated

Annual employer group health report

Exit Packet available now

Coverage history

Add newborn through MyBenefits

You know what happens when you use tobacco. But what about when you quit?

Download a marketing toolkit to share with your employees at www.PEBAHealthHub.com.



Maintenance scheduled for online services

Maintenance is on tap for some of our systems this week. Here is the schedule:

- On Tuesday, May 9, 2017, Electronic Employer Services (EES), Employee Benefits System (EBS), and Member Access will be unavailable from 5:30 p.m. to 8:30 p.m.
- EBS and MyBenefits will be unavailable from 5 p.m., Friday, May 12, 2017, until 8 a.m. Monday, May 15, 2017.

Have you completed your wellbeing survey?

PEBA to close in observance of Confederate Memorial Day

On Wednesday, May 10, PEBA's offices will observe Confederate Memorial Day. Our offices will reopen at 8:30 a.m. on Thursday, May 11.

Transferring employees can be easily enrolled through EBS

Have an employee transferring from another participating employer? Use Employee Benefits Services (EBS) to enroll the transferring employee. Using EBS helps school district employers even more when summertime transfers occur.

To enroll a transfer, go to the EBS home page. Under

Help us better meet your needs by completing the 2017 Workplace Wellbeing survey. PEBA depends on you to let us know what works and what doesn't. Your responses guide how we promote our retirement and insurance services and programs. Plus, the survey gives you an opportunity to receive recognition as a 2017 PEBA Partner.

PEBA Partners is an award program that recognizes employers dedicated to promoting a healthier workplace. Learn more about PEBA Partners and the 2016 award winners at <https://www.peba.sc.gov/pebapartners.html>. If you haven't done so already, we ask that you complete the survey by May 18, 2017.

Did you know?

PEBA's YouTube channel is chock full of benefits information and commercial-free. Encourage your employees to visit **PEBA TV** today.

Manage Subscribers, select Manage. Under Enroll, enter the transferring employee's Social Security number.

EBS will let you enroll a transferring employee whose previous employer has terminated the employee from its group. EBS will supply coverage information. EBS will show an error message if the previous employer did not terminate the employee from its group. The error message will say the individual is covered through another group. If this happens, ask the previous employer to terminate the transferring employee from its group.

If one of your employees is transferring, be sure to terminate the employee from your group. Also, be sure to show in EBS that the employee is transferring to another participating group. A transferring employee's former employer must terminate the employee from its group before he can enroll through a new group.

Please note: You cannot use the Inquiry feature to search for an employee who is not enrolled in his group.

EES ER User Manual updated in EES

The **EES ER User Manual** is now updated in EES for employers who submit their retirement quarterly payrolls via EES ER. The manual is a good resource for help with creating and submitting the EES ER quarterly payroll.

To view the manual in EES, use one of these options:

- Select the Help link within EES, under Employer Reporting, select EES ER, then the EESER user manual link
- If you are an EES ER employer, select the EES ER button within the Employer Reporting option, select the Help link, then the EESER user manual link.

Look out for your annual employer group health report

PEBA is committed to giving you helpful information related to the State Health Plan. The annual employer group health report is one of these commitments to you. PEBA customizes this report for your employer. The report give you a look at the health of your active employees and their dependents. PEBA is emailing the reports to employers by Friday, May 19, 2017. PEBA sends the reports to the executive-level contact and the benefits administrator in PEBA's files. The email will come from analytics@peba.sc.gov.

The report can help you and your executive team identify opportunities to improve members' health. If you have questions about the report, email analytics@peba.sc.gov. Let us know, too, if you want

Exit Packet for the S.C. Deferred Compensation Program now available

The South Carolina Deferred Compensation Program offers many benefits and resources to participants. Local retirement plan counselors are one such valuable resource. Counselors are available regardless of a participant's employment status.

Program counselors can answer a retiring employees' questions and help with retirement planning. They can assist when an employee is transitioning to another stage in his career. And, leaving employment doesn't end an employee's access to Program counselors. The retirement plan counselors can also help retired employees still in the Program.

Empower is the third party administrator for the Program. Empower created a new information packet to help participants who are leaving employment. The Exit Packet is available on the [Employer page](#) of the Program website. Please share the packet with participants who are leaving employment. It is designed to help them make informed decisions about their Program account.

Get counselor contact information and more on the Program's website, www.southcarolinadcp.com.

Coverage history: an important part of an LTD claim

Filing a new long term disability claim for an employee? Please include the employee's coverage history. The Standard needs both BLTD and SLTD coverage histories. Here's why:

- For both BLTD and SLTD claims, The Standard needs to determine if the Preexisting Condition Exclusion applies. An employee can avoid the exclusion if his coverage began 12 months from his effective date and before the date of disability.
- For SLTD claims, The Standard also needs to ensure proper enrollment by the employee. An eligible employee can enroll within 31 days of hire during an open enrollment approved by The Standard. The employee can also apply at any other time by providing medical evidence of insurability.

The simplest way to provide the necessary information is to use EBS. Go to <https://ebs.eip.sc.gov> and log in. After you log in, click Manage Subscribers, then select Subscriber Inquiry. You should then be able to select the coverage history for Supplemental LTD and Basic LTD/Health. Each coverage history will show a list of both effective and end dates.

EBS shows a coverage history for each type of coverage an employee has. The history exists even when an employee makes no election changes. The history also shows if the employee refused coverage. Regardless of what the history shows, The Standard needs to see it with a new claim.

More instructions are available in the [Benefits Administrator Manual](#).

Add newborn through MyBenefits soon

Beginning May 15, 2017, your employees can add newborns to their insurance coverage using

MyBenefits. Please share these instructions with your employees.

Follow these steps:

Log into **MyBenefits**. Select Make a Change; then select a change reason (see diagram).

Choose New Born and enter the newborn's date of birth as in diagram below. Please note that the system will not accept any dates over 31 days.

Please select change reason:

NEW BORN

* **Date of Birth:** - - (mm-dd-yyyy)

Note: Change must be requested within 31 days of the child's date of birth.

* **Required field**

Next

Cancel

The next screen will prompt you to verify your contact information. Do this and then go to the Make Coverage Changes page. There, you can add the dependent and make other changes if necessary (i.e., Optional Life insurance).

You will be expected to submit the following documents:

- Birth Certificate of added child(ren) showing the subscriber or spouse as the parent.

You can add your NEWBORN with NO increase in premium to the following coverages:

DENTAL

Make Coverage Changes [What Can I Do?](#)

Coverage	Plan	Category Level	Monthly Premium
Health	STANDARD PLAN	ENROLLEE	97.68
Tobacco	Non-Tobacco User Premium		0.00
Dental	<input checked="" type="radio"/> Enroll <input type="radio"/> Refuse	ENROLLEE AND CHILD	13.72
Dental Plus	<input checked="" type="radio"/> Enroll <input checked="" type="radio"/> Refuse		0.00
Vision	<input checked="" type="radio"/> Enroll <input type="radio"/> Refuse	ENROLLEE	7.00
Optional Life	\$130,000		38.48
Dependent Life Child	<input type="radio"/> Enroll <input checked="" type="radio"/> Refuse		0.00
Dependent Life Spouse	REFUSED		0.00
SLTD	REFUSED		0.00
Pretax Premium Feature	<input checked="" type="radio"/> Enroll <input type="radio"/> Refuse		
TOTAL			156.88

Dependents [Add New Dependent](#)

MyBenefits will display the documentation required. It will also show any benefit to which you can add the dependent without premium changes. What Can I Do will take you to the special eligibility chart explaining what changes you can make. Click on Add New Dependent to add the child.



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Data classification: public information



May 23, 2017

Annual employer group health report

Cancel retirees' active coverage

Customer Contact Center reminders

Employer Advisory Group

Did you know?

Updated TERI program overview flyer

You know what happens when you use tobacco. But what about when you quit?

Download a marketing toolkit to share with your employees at www.PEBAHealthHub.com.



State agencies encouraged to attend May 31 Employer Advisory Group

State agency benefits administrators are invited to an open discussion with Jennifer Dolder, PEBA's director of Employer Services. The meeting will take place Wednesday, May 31, from 10 a.m. until noon at PEBA, 200 Arbor Lake Drive, Columbia.

If you are interested in attending or calling in, email EmployerServices@peba.sc.gov. We look forward to hearing from you!

Did you know?

PEBA Perks are benefits available at no cost to State Health Plan primary members. PEBA asks you to

Annual employer group health report sent

A customized health report was emailed to executives and the benefits administrator of each employer last week. If your employer group did not receive the report, or if you have questions, please email analytics@peba.sc.gov.

Promptly cancel retirees' active coverage

July 1 is a popular retirement date. Please remember to terminate new retirees' active coverage at the time the paperwork is complete. PEBA cannot process a *Retiree Notice of Election* if the employee's active coverage has not been canceled. It is easier to end coverage through EBS.

Coverage that isn't cancelled may affect claims payments for a period of time. It may also cause several months of a retiree's insurance premiums to be deducted from his first retirement check.

Customer Contact Center reminders

promote these valuable benefits to your employees. Visit the [PEBA Health Hub](#) for materials you can download to share.

PEBA's Customer Contact Center staff follow policies to adhere to the Health Insurance Portability and Accountability Act (HIPAA). Please keep these things in mind when you call:

- When you call, you must provide your name and group number. The counselor can only give you information about your employees. The counselor cannot provide information about another group's employees.
- A new employee must be in transfer status for the counselor to release information to you. The counselor will provide you the name of his current group if the new employee isn't in transfer status.
- You can enroll a new employee through EBS if he has been terminated by his previous employer. His coverage information will be available to you in EBS.

Updated TERI program overview flyer launched

PEBA has created a Teacher and Employee Retention Incentive (TERI) program [overview flyer](#). It describes participation, benefits and the June 30, 2018, closure date of the program.

The flyer is one of the materials available on the [Ending your TERI participation](#) page. It replaces Form 6376, *TERI program reminders*, and the *TERI Program Overview* brochure. Those documents will be removed from the website Thursday, June 1.



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May 30, 2017

EES electronic payments

Systems maintenance scheduled

New e-newsletter for members

You know what happens when you use tobacco. But what about when you quit?

Download a marketing toolkit to share with your employees at www.PEBAHealthHub.com.



Maintenance scheduled for online services

EBS, EES, MyBenefits and Member Access will be unavailable due to maintenance on Wednesday, May 31, from 5 to 9 p.m.

Be on the lookout for *pebapulse*

This week PEBA will send out the first *pebapulse*, a periodic e-newsletter aimed at keeping members informed about their benefits. This email will be sent to all members for whom we have email addresses through MyBenefits and Member Access. If you have employees who do not receive the newsletter and would like to, they may sign up by creating an account on one of these websites.

Sign up now for EES electronic payments

Employer Electronic Retirement Payments via EES went live January 2017. This new secure feature allows monthly and quarterly deposit forms and payments to be submitted electronically. Employers can create and edit their deposit forms as well as manage bank accounts to pay these deposits online. Electronic Payments is available to all employers, except state agencies who report through the Comptroller General's payroll system. Advantages to submitting deposit forms and payments online include:

- Secure, convenient, efficient and simple to use feature
- Eliminates printing and mailing paper deposit forms and paper checks, reducing mail delays
- Allows flexible date selection for scheduling payments, ensuring timely remittance to PEBA
- Allows user to view status of submitted deposits and scheduled payments

To begin using the feature, submit an **Employer Authorization Agreement** (Form 1286) and an **Electronic Employer Services (EES) Designated Agent Confidentiality Agreement** (Form 6505). If you would like more information, please contact PEBA's Service Retirement Accounting Department at 803.737.6849.



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June 6, 2017

State Health Plan eligibility amendment signed into law

Compare the Standard Plan and Savings Plan

Online services unavailable

Did you know?

Improved insurance resources for members

Predisability earnings and LTD claims

You know what happens when you use tobacco. But what about when you quit?

Download a marketing toolkit to share with your employees at www.PEBAHealthHub.com.



Online services temporarily unavailable for maintenance

On Wednesday, June 7, from 5:30 - 6:30 p.m., EES and Member Access will be down for maintenance.

Did you know?

PEBA is sponsoring a regional preventive screening on Thursday, June 15, 2017, at Greenville Technical College. The screening is offered at no cost to employees, retirees, COBRA subscribers and covered spouses whose primary insurance coverage is the State Health Plan (Standard or Savings Plan).

Click [here](#) for registration and more detailed information.

State Health Plan eligibility amendment signed into law

South Carolina Governor Henry McMaster signed into law an amendment to Section 1-11-720 of the S.C. Code of Laws. The amendment generally allows any political subdivision to elect to participate as an employer in the State Health Plan.

The amendment streamlines the process for political subdivisions that want to join the State Health Plan. The law does not require current participating employers to take any action. However, it is a best practice for current employers to review whether they are offering coverage under the State Health Plan only to their eligible employees.

To view the amendment, click [here](#).

Compare the Standard Plan and Savings Plan

Navigating Your Benefits now has a new version of the *When will your plan start paying more for you?* flyer. This



flyer shows how much members will pay in premiums and medical bills before reaching their deductible. It also compares these expenses for the Standard Plan and Savings Plan.

The *Comparing the Standard Plan and Savings Plan* flyer is another great resource for members.

Improved insurance resources for members

PEBA is always looking for ways to improve the resources available to its members. As such, we want to tell you about changes to the insurance materials that will be provided to members later this year.

Active employees

A new *Insurance Summary* will provide a high-level overview of insurance benefits. Employers will receive guides for distribution to employees in advance of open enrollment. Employers will also be able to provide this guide throughout 2018 to new hires.

Employers are also required to distribute **federally mandated notices** to employees. Notices will include *Summaries of Benefits and Coverage* for the Standard and Savings Plans. Employers will receive notices for distribution to employees in advance of open enrollment.

Retirees, COBRA subscribers and survivors

The *Benefits Advantage* newsletter will provide open enrollment information. The newsletter is for retirees, COBRA subscribers and survivors. Active employees will not receive a newsletter. Federally mandated notices that apply to this audience will be in the newsletter. The newsletter will be mailed in advance of open enrollment as usual.

All State Health Plan members

The *Insurance Benefits Guide* will provide an in-depth description of 2018 insurance benefits. The guide will be mailed to retirees, COBRA subscribers and survivors for whom PEBA does not have an email address on file. Other members will receive an email when the guide is available online. The guide will be available in advance of open enrollment this year.

You can expect to receive materials for distribution around mid-September. Keep in mind the timeline may change if there are delays in printing. All materials will be available on our website, www.peba.sc.gov. Look for a notice in *PEBA Update* when the publications are available.

Predisability earnings and LTD claims

The Standard processes long term disability claims. The Standard needs accurate predisability earnings (PDE) to determine the amount payable. PDE is an employee's **monthly pay as of the January 1 immediately preceding the date of disability**. For example, predisability earnings for an employee who

becomes disabled on May 1, 2017, is based on his regular monthly earnings as of January 1, 2017. To complete the section, you must include the following details:

- Number of scheduled hours the employee works;
- Current rate of pay;
- Date of last pay increase or decrease;
- Rate of pay before date of last increase or decrease; and
- Method of payment (hourly, biweekly, semimonthly, annually, etc.).

Please note that monthly PDE means 1/12 of the calendar year. You may have to submit more information if an employee is paid for some other time frame than 12 months and you do not provide an annual salary.

In most cases, you do not need to submit supporting payroll documentation. PDE is based on the employee's scheduled pay, not an average of pay over time. But, The Standard does need a limited amount of payroll in two cases:

- When PDE is between \$5,000 and \$8,999, the full month of December's payroll, before the January 1 on which PDE is based, is needed; or
- When PDE is more than \$9,000, a full calendar year of payroll, before the January 1 on which PDE is based, is needed.

PDE should align with the amount you are reporting for SLTD premium purposes for a given year. Information about SLTD premium salary figures is on Page 40 of the *Benefits Administrator Manual*. You should not include overtime pay, bonuses, commissions, employer benefit contributions or extra compensation in either figure.



202 Arbor Lake Drive
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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.

Data classification: public information



June 13, 2017

Contribution rates to increase July 1

Maintenance scheduled for online services

Did you know?

Installment service purchase

Changes to former spouse coverage

Planning a summer vacation?
Blue CareOnDemandSM is a great way to see a doctor while traveling.



Available for State Health Plan primary members

www.peba.sc.gov/BlueCareOnDemand.html

Maintenance scheduled for online services

On Thursday, June 15, EBS and MyBenefits will be unavailable for maintenance from 5-10 p.m.

Did you know?

Beginning September 15, EBS and MyBenefits will be available for open enrollment. This year, employees can make their selections in MyBenefits and upload any supporting documentation.

Contribution rates to increase July 1

Contribution rates for SCRS and PORS will increase beginning July 1, 2017. Employee rates for SCRS and State ORP will increase to 9 percent. Employee rates for PORS will increase to 9.75 percent. Employers should implement the rate increases July 1, 2017, and begin reporting and remitting contributions accordingly. Below is a breakdown of employer rates which go into effect July 1, 2017.

Retirement plan	Employer retirement contribution	Incidental death benefit contribution ¹	Accidental death contribution ¹	Total employer rate
<i>State agency, public school district and higher education employers</i>				
SCRS	13.41%	0.15%	N/A	13.56%
PORS	15.84%	0.20%	0.20%	16.24%
State ORP ²	8.41%	0.15%	N/A	8.56%
<i>Local subdivision of government employers</i>				
SCRS	13.41%	0.15%	N/A	13.56%
PORS	15.84%	0.20%	0.20%	16.24%

¹ Rates are applicable only to employers covered under these programs.

² An additional 5 percent must be remitted directly to the participant's State ORP investment provider.

The General Assembly has provided funding to offset 1 percent of the increase in the employer contribution rate for all employers in SCRS and PORS for fiscal year 2018. PEBA will

issue credit invoices to each employer based on its share of the appropriated funds. More details about the credit are available [online](#).

Installment service purchase interest rate to increase

The interest rate for installment service purchases will increase from 5.5 percent to 6 percent effective July 1, 2017. This rate will apply to installments initiated July 1, 2017, through June 30, 2018. The interest rate is fixed for the term of the installment.

Changes to former spouse State Health Plan coverage

Effective January 1, 2018, State Health Plan subscribers who must cover a former spouse will notice changes in the way the ex-spouse is covered.

The General Assembly included proviso 108.11 in the annual Appropriations Act, which requires a former spouse to have his own policy under the plan. Additionally, the coverage will be billed at the full amount of the premium. Premiums for a former spouse cannot be paid using pretax dollars. Coverage for a former spouse includes health, dental and vision as required by the court order.

This change allows a subscriber to cover a current spouse as a dependent under his policy and provide the former spouse separate coverage. PEBA is currently developing enrollment and billing procedures for this mandate. More information will be available soon.



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June 20, 2017

[Register for the BAW conference](#)

[Deferred Compensation Program update](#)

[Email notification for transactions](#)

[Name and address changes](#)

[Orangeburg regional screening](#)

[Did you know?](#)

[Employer Advisory Group scheduled](#)

Planning a summer vacation?
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is a great way to see a doctor while traveling.



Available for State Health Plan primary members

www.peba.sc.gov/BlueCareOnDemand.html

Calling all Orangeburg-area members

Take advantage of a regional screening, a benefit worth more than \$300. The screening is available at no cost to all State Health primary members, except children. The screening includes:

- Lipid and blood chemistry profiles;
- A blood pressure check; and
- Height and weight measurements.

The Orangeburg Regional screening is Friday, June 23, 2017. Click [here](#) to register.

Did you know?

The summer sun usually brings a lot

Register for the BAW conference

The 2017 Benefits at Work conference will be held at the Columbia Metropolitan Convention Center September 11-13, 2017. Registration for benefits administrators is required by Friday, August 11, 2017. To learn more and register, click [here](#).

For conference questions, please contact [Tiffany Latimer](#) at 803.737.7508.

Deferred Compensation Program update

Employers participating in the South Carolina Deferred Compensation Program no longer receive mailed copies of cash turnaround documents after entering payroll information in Empower's Plan Service Center (PSC). Effective May 1, 2017, Empower began providing the document electronically. The designated employer payroll contact receives an email when the report is available.

The report is available by logging into your PSC account. Select the Reports tab, then choose Manage My Reports. If you have questions about this new process, contact Empower's website

of fun and good memories, but overexposure to it can bring some hazards. Here are some recommendations from the Centers for Disease Control to help you avoid those consequences (like sunburns and skin cancer - melanoma):

- Use sunscreen with both UVA and UVB sun protection factor (SPF) 15 or higher.
- Wear light clothing to protect exposed skin.
- A wide brim hat can be worn to shade your face from the sun.
- Sunglasses protect your eyes from UV rays.
- Seek shade under an umbrella or a tree.

For a full list of sun safety tips, click [here](#).

support at 800.695.4952.

Email notification for transactions

Employers will receive an email when an employee initiates a change in MyBenefits. You will receive a daily email if one of your employees has initiated a change. The subject of the email will be "PEBA insurance benefits notification."

You should log in to EBS to review and approve the transaction. PEBA cannot process the transaction without your approval.

Name and address changes

Effective immediately, PEBA will accept the following documents to change a member's name:

- Certified copy of a marriage license;
- Certified copy of a divorce decree;
- Certified copy of a court order;
- Photocopy of a Social Security card;
- Photocopy of a driver's license or state-issued identification card; or
- Photocopy of a valid U.S. passport

Members may change their address online through **Member Access** or **MyBenefits**, or in writing. Address changes will not be accepted over the phone.

Please note that these rules apply to both insurance subscribers and retirement systems members.

Employer Advisory Group scheduled for school districts

We encourage school district benefits administrators to attend the July Employer Advisory Group. Jennifer Dolder, PEBA's director of Employer Services, will host this open discussion. Join us on Monday, July 10, 2017, from 10 a.m. until noon at PEBA, 200 Arbor Lake Drive, Columbia.

Employers can attend in person or call in to the meeting. Email EmployerServices@peba.sc.gov to reserve your space. We look forward to hearing from you!



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June 27, 2017

2018 State Health Plan increases

New look for retirement checks

PEBA office closed

Maintenance scheduled

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PEBA office closed

PEBA's office will be closed on Tuesday, July 4, 2017, in observance of Independence Day. We will reopen on July 5, 2017, at 8:30 a.m.

Maintenance scheduled for online services

On Thursday, July 6, 2017, **EBS**, **EES**, **MyBenefits** and **Member Access** will be unavailable due to maintenance from 5:30 to 7:30 p.m.

Did you know?

Vacation time is finally here! Before you pack your bags, here are some travel tips to make your excursion more enjoyable and safe:

- Check the weather for your

2018 State Health Plan increases

As reported in the February 28, 2017, *PEBA Update*, there will be an employer-only increase of 3.3 percent for the State Health Plan. There will not be a change in the enrollee contribution. The increase is for the 2018 plan year, which begins January 1, 2018. Final rates will be available in August 2017.

Participating optional employers should apply any change in the experience rating load factor to this increase. Optional employers received load-factor letters in March.

Please share this information with any appropriate staff members.

Checks will have a new look beginning July 1

As part of the Retirement System Funding and Administration Act of 2017, the custodial responsibilities were transferred from the Office of the State Treasurer to PEBA. This transfer of responsibility does not impact member benefits in any way.

Effective July 1, 2017, checks issued by PEBA from the Retirement Systems Trust Fund will look different. Below are some things a member will notice:

destination.

- Make copies of your passport.
- Remove extra cards from your wallet.
- Hold your social media posts.

Click [here](#) for an extended list of travel tips.

- The check will be folded and placed in a window envelope.
- The PEBA logo will be in the top left corner of the check.
- There will only be one signature on the check, which is PEBA's executive director, Peggy Boykin.

Members who have set up direct deposit will not see a difference. For questions, call PEBA's Customer Contact Center at 803.737.6800 or 888.260.9430.

Update employer contact information

Employers are responsible for maintaining their contacts in **EBS** and **EES**. It is best practice to periodically review contact information. You can add contact information for new staff members or remove it for individuals who are no longer with your group. You can also remove those who no longer need to receive communications from PEBA.

To update insurance contacts, ask your authorizing agent to log in to **EBS** and select "Contacts" on the left of the home page. The authorizing agent can add contacts and make any other changes.

To update retirement contacts, log in to **EES** and select "Employer Contact Information." Remember you must choose a Primary Contact for each department. He will receive all correspondence for that department. If deleting a Primary Contact, first add a new Primary Contact for that department. To update the Authorizing Contact, please complete and submit **Form 6504** to **EESsupport@peba.sc.gov**.

Upcoming Deferred Comp fund changes

PEBA regularly monitors the investment options offered through the South Carolina Deferred Compensation Program (Program). Occasionally, the investment lineup in the Program undergoes changes so participants may continue to select from a diverse and competitive array of quality investment options.

The following investment options will be added to the Program on Friday, June 30, 2017.

New investment option	Fund symbol	Asset category
Hartford MidCap R6 fund	HFMVX	Mid-cap
Fidelity Inflation-Prot Bd Idx Instl fund	FIPBX	Bond
Baird Aggregate Bond Inst fund	BAGIX	Bond

Effective Friday, June 30, 2017, the investment options listed below will be discontinued and mapping will commence. Mapping is a process by which the balance in a discontinued investment option is transferred to a new investment option.

Discontinued investment option	Mapped to new investment option
Victory Munder Mid Cap Core Growth R6 fund (MGOSX)	Hartford MidCap R6 fund (HFMVX)
BlackRock Inflation Protected Bond Instl fund (BPRIX)	Fidelity Inflation-Prot Bd Idx Instl fund (FIPBX)

A notice of the changes was mailed to all Program participants on May 26, 2017. Participants who are comfortable with the changes do not need to take any action. However, those who wish to change future contribution allocations or move existing account balances to other available investment options must do so prior to Friday, June 30, 2017. For information on how to make changes, contact Empower Retirement, the Program's third party administrator, at 877.457.6263 or visit the Program's website at www.southcarolinadcp.com.



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