### Week ending September 4, 2015

### **PEBA closed on Labor Day**

In observance of Labor Day, PEBA's offices will be closed on Monday, September 7. Our offices will reopen at 8:30 a.m. on Tuesday, September 8.

### EBS, MyBenefits will be unavailable

Employee Benefits Services (EBS) and MyBenefits will be unavailable from 5:30 p.m. today, September 4, until noon on Sunday, September 6 for system maintenance.

### Get set for open enrollment webinars

PEBA's Field Services team will offer open enrollment meetings in a virtual setting in 2015.

Between September 4 and October 14 you may sign up for an open enrollment webinar for your employees by visiting www.eip.sc.gov and clicking on "Event Registration" behind the benefits administrator (BA) Login.

If space is not available for your choice of date and time, an alternate session can be scheduled for you. You will receive your registration confirmation and call-in instructions via email.

During the one-hour webinar, your employees can learn about their open enrollment choices in a live presentation conducted by a PEBA Field Services representative. Benefits administrators should answer questions from employees about open enrollment during the presentation; however, if you are unable to answer a question, simply ask the instructor using the phone or chat line.

Please note that you will need to set up and test your technical equipment before the webinar starts.

# What you will need

- A meeting room large enough for your employees who will be attending
- A computer with Internet access
- A conference phone with speakers
- Based on group size, a large monitor or projector
- Open enrollment materials list:
  - 2015 Benefits Advantage, formerly the Insurance Advantage (Paper copies will be sent to you by late September; the online version will be available September 15.)
  - o 2015 Insurance Benefits Guide (IBG)

- A copy of the life insurance chapter from the updated 2015 IBG, which is available on PEBA's insurance website
- Paper for notes
- If you are part of a local subdivision, please provide premium information, including your group's load factor. PEBA's staff will not be able to answer premium questions for your group.

### At the webinar, as the benefits administrator, you will:

- Dial into the webinar as instructed in an email you receive the morning of your session
- Serve as the facilitator, fielding your employees' questions to the PEBA Field Services representative presenting the webinar
- Handle any technical/Internet connection issues that may arise on your end

# What this webinar covers

- Program, premium and benefit changes 2016
- What eligible individuals can do during open enrollment
- How to log on to MyBenefits to make enrollment changes

#### What this webinar does not cover

- This webinar focuses on open enrollment changes and reminders. It does not address other PEBA processes, such as retirement.
- It does not explain each program in detail. Please refer your employees to the IBG for more detailed information on each program.
- PEBA's staff will not be able to answer members' personal, specific questions requiring research and individual response. Please handle such questions onsite or reach out to PEBA's Customer Contact Center by phone or email.

Webinars begin on September 15 and are scheduled for 10 a.m. and 3 p.m. on most Tuesdays, Wednesdays and Thursdays through October 15, with a few exceptions. Please check "Event Registration" behind the benefits administrator (BA) Login for available dates.

### Contact WageWorks if pay schedule will change

Most of PEBA's participating employers will not change the frequency or the day of the week employees are paid in 2016. However, if your employer will, it is important to notify WageWorks, the administrator of the MoneyPlus accounts, by **September 15.** 

If you are not changing your pay schedule, do not take any action.

If you are changing your pay schedule, notify WageWorks by following these instructions to help make sure MoneyPlus contributions are posted on your employees' accounts according to your pay schedule.

# BAW presentations available online

The PowerPoint presentations for workshops at the 2015 Benefits at Work conference are now posted on the PEBA Insurance Benefits website at www.eip.sc.gov. Select "Presentations" from the left navigation pane and then the "Benefits at Work" drop down menu.

They also are on the home page of the PEBA Retirement Benefits website, www.retirement.sc.gov. We encourage you to print the presentations or download them to your electronic device as they will be helpful references now and throughout the year.

We hope you enjoyed the Benefits at Work conference this year and encourage you to share your feedback with us so next year will be even better!

# Columbia regional screening scheduled

As part of PEBA's wellness initiative, preventive screenings are being offered at no charge to employees, retirees, COBRA subscribers and their covered spouses whose primary health coverage is the Standard Plan or the Savings Plan. The screening includes blood work, a personal health risk appraisal, height and weight measurements, a blood pressure check and lipid panels. A 12-hour fast before the screening produces the most accurate results.

You may already offer a worksite preventive screening at your location, but if you do not, we ask that you encourage your employees to participate in a regional screening. The next regional screening is September 9-10 on the 15th floor of the Capital Center Building, 1201 Main St., Columbia.

Additional regional screenings are scheduled for October 15 in Rock Hill, November 20 in Darlington and December 4 in Anderson.

Your employees can register for a regional screening on PEBA's insurance website. The preventive screening is also offered without an appointment at more than 50 Doctors Care offices throughout the state and at some other participating providers with an appointment.

### Get ready for the wellness walk!

We are less than one month away from PEBA's Step-tember wellness walk!

The festivities will kick off at noon on Friday, September 25, at Columbia's Riverfront Park with healthy refreshments, free goodies and door prizes. You will have a chance to win a kayak trip for two from River Runner Outdoor Center, a Fitbit from BlueCross BlueShield of South Carolina, a three-month membership to the YMCA and a free pair of sunglasses from EyeMed. You will not want to miss out on what promises to be a fun-filled fall day!

For more information, email wellness@peba.sc.gov or call 803.737.5713.

### Week ending September 11, 2015

### Open enrollment through EBS begins September 15

Benefits administrators can start making open enrollment transactions through Employee Benefits Services (EBS) on Tuesday, September 15.

Employees cannot initiate transactions using MyBenefits until October 1. However, if you enter a transaction through EBS and send it to an employee's MyBenefits account, he will be able to log into MyBenefits and approve it before October 1.

### **Enhancement made to Electronic Employer Services website**

The S.C. Public Employee Benefit Authority (PEBA) has added a new feature to the Electronic Employer Services (EES) website. Employers participating in the retirement systems offered through PEBA can now certify employer information for the payment of death claims. This online process will replace the *Certification of Salary* (Form 4152), *Certification of Final Retirement Deductions* (Form 6202), and *Certification of Final Retirement Deductions for a Deceased Retired Member* (Form 4250). You will no longer receive paper copies of these forms beginning September 21, 2015.

To ensure a smooth transition, please complete any outstanding paper forms that you have already received and return them to PEBA for processing.

For future death claims, you will receive an email when PEBA needs for you to provide the certification information required for death payments. These items will be available in your task list on EES. To view this list, login to EES with your user ID and password.

If you are currently authorized to complete the *Final Payroll Certification* process on EES, you will automatically receive access to certify information for death claims. If someone else in your organization needs EES access or needs to have access to complete the death claims process on EES, please have your EES authorizing contact complete an *Electronic Employer Services (EES) Designated Agent Confidentiality Agreement* (Form 6505) and send it to PEBA.

If you are not responsible for certifying information for the payment of death claims, please forward this to the appropriate person in your organization.

If you have any questions about this new certification process for death claims or need assistance using EES to certify death claim information, please contact PEBA's Customer Contact Center at 803.737.6800 or toll-free at 888.260.9430.

# MoneyPlus reminders

When you administer Flexible Spending Accounts, please remember:

- Online enrollment in a Medical Spending Account (MSA) and Dependent Care Spending Account (DCSA) is for October open enrollment only. When a new employee enrolls in the accounts during the rest of the year, it must be on a paper MoneyPlus Enrollment Form.
- WageWorks is now issuing the myFBMC Card® debit card at no charge to everyone who enrolls
  in an MSA. New enrollees will receive a card that will be effective January 1, 2016. Members
  who have the card now should continue using it. They will not receive a new card until their card
  expires.
- Effective January 1, 2016, an employee who covers an ex-spouse on any benefit is not eligible for the Pretax Group Insurance Premium Feature. This does not affect the employee's eligibility to participate in an MSA or a DCSA.
- In 2016, the Dependent Care Spending Account (DCSA) is capped at \$1,500 for highly compensated employees. However, the \$1,500 cap is subject to adjustment in mid-year if PEBA's DCSA does not meet the federal *Average Benefit Test*. The test is designed to make sure highly compensated employees do not receive a benefit that is out of proportion to the benefit received by other employees. For 2016, the Internal Revenue Code defines a highly compensated employee as someone who earned \$120,000 or more in calendar year 2015.
- If your employer is changing its pay schedule in 2016, please notify WageWorks by September 15, 2015. Instructions are in the September 4 *PEBA Update*.

### Some WageWorks contact information is changing

Effective Monday, September 14, PEBA's MoneyPlus administrator, WageWorks, is changing some contact information.

#### Please use these addresses:

Claims, enrollment and change in status forms, direct deposits and other communication: WageWorks, PO Box 14766, Lexington, KY 40512-4766

Payroll checks and participant remittances: WageWorks, PO Box 603244, Charlotte, NC 28260-3244

Administrative fees: WageWorks, PO Box 45584, San Francisco, CA 94145-0584

Subscribers should use this address: WageWorks, PO Box 14766, Lexington, KY 40512-4766.

### These telephone numbers also have changed:

Changes in status: Michael Croom, 262.236.3121; email: appeals-cis@wageworks.com

Appeals: Evelyn House 262.238.4020; email: appeals-cis@wageworks.com

Enrollment: Al Gilliam, 262.236.8406 Enrollment forms fax: 866.672.4780

Payroll deductions: Candria Morgan, 262.236.8410

Relationship management: David Hanley, 646.839.3198; Manuela Hengstebeck, 646.839.3190

Payback/reclassification reports: Zanteka Colston, 262.512.3501

Claims fax: 888.800.5217

Enrollments, payroll, card escalations: Jeremy Thompson, 262.236.8447.

### **Submit SLTD salary updates September 15-October 31**

Is your employer is part of the SCEIS payroll group? If not, you must 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 <u>September 15.</u> PEBA must receive this information no later than <u>October 31.</u>

# Do not submit SLTD salary information by email or on a disk.

SLTD salaries must be reported through Employee Benefits Services (EBS). This is how to do it:

- 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 must "Review and Confirm" all SLTD salary entries when you have completed updates for your group.

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).

### Sign up now for open enrollment webinars

PEBA's Field Services team will offer open enrollment meetings in a virtual setting in 2015.

Until October 14 you may sign up for an open enrollment webinar for your employees by visiting www.eip.sc.gov and clicking on "Event Registration" behind the benefits administrator (BA) Login.

**Please note**: Noon sessions are available this year. They provide an opportunity to schedule a great "lunch and learn" program for your employees.

If space is not available for your choice of date and time, an alternate session can be scheduled for you. You will receive your registration confirmation and call-in instructions via email.

During the one-hour webinar, your employees can learn about their open enrollment choices in a live presentation conducted by a PEBA Field Services representative. Benefits administrators should answer questions from employees about open enrollment during the presentation; however, if you are unable to answer a question, simply ask the instructor using the phone or chat line.

Please note that you will need to set up and test your technical equipment before the webinar starts.

# What you will need

- A meeting room large enough for your employees who will be attending
- A computer with Internet access
- A conference phone with speakers
- Based on group size, a large monitor or projector
- Open enrollment materials list:
  - o 2015 *Benefits Advantage*, formerly the *Insurance Advantage*. (Paper copies will be sent to you by late September; the online version will be available September 15.)
  - o 2015 Insurance Benefits Guide (IBG)
  - A copy of the life insurance chapter from the updated 2015 IBG, which is available on PEBA's insurance website
  - Paper for notes
  - If you are part of a local subdivision, please provide premium information, including your group's load factor. PEBA's staff will not be able to answer premium questions for your group.

#### At the webinar, as the benefits administrator, you will:

- Dial into the webinar as instructed in an email you receive the morning of your session
- Serve as the facilitator, fielding your employees' questions to the PEBA Field Services representative presenting the webinar
- Handle any technical/Internet connection issues that may arise on your end.

### What this webinar covers

- Program, premium and benefit changes 2016
- What eligible individuals can do during open enrollment
- How to log on to MyBenefits to make enrollment changes.

#### What this webinar does not cover

- This webinar focuses on open enrollment changes and reminders. It does not address other PEBA processes, such as retirement.
- It does not explain each program in detail. Please refer your employees to the IBG for more detailed information on each program.
- PEBA's staff will not be able to answer members' personal, specific questions requiring research
  and individual response. Please handle such questions onsite or reach out to PEBA's Customer
  Contact Center by phone or email.

Webinars begin on September 15 and are scheduled at 10 a.m., noon and 3 p.m. on most Tuesdays, Wednesdays and Thursdays through October 15, with a few exceptions. Please check "Event Registration" behind the benefits administrator (BA) Login for available dates.

# Step-tember wellness walk is coming soon!

PEBA's Step-tember wellness walk is two weeks away!

The festivities will kick off at noon and end at 2 p.m. on Friday, September 25, at Columbia's Riverfront Park with healthy refreshments, free goodies and door prizes. You will have a chance to win a kayak trip for two from River Runner Outdoor Center, a Fitbit from BlueCross BlueShield of South Carolina, a three-month membership to the YMCA and a free pair of sunglasses from EyeMed. Don't miss out on what promises to be a fun-filled fall day!

For more information, email wellness@peba.sc.gov or call 803.737.5713.

# Web update

A new version of the Common Law Marriage affidavit is now on the PEBA insurance benefits website, www.eip.sc.gov. From the home page, select "Forms" and then go to "Other Forms."

### Week ending September 18, 2015

### Only one week until PEBA's Step-tember wellness walk!

It's almost time for the Step-tember wellness walk. The festivities will kick off at noon and end at 2 p.m. on Friday, September 25, at Columbia's Riverfront Park. Healthy refreshments, free goodies and door prizes will be featured. A registration table and vendors will welcome participants at the main entrance to the Riverfront Park. While there is a large parking lot, participants are encouraged to carpool to the event.

You will have a chance to win a kayak trip for two from River Runner Outdoor Center, a Fitbit from BlueCross BlueShield of South Carolina, a three-month membership to the YMCA, a free pair of sunglasses from EyeMed and more. Don't miss out on what promises to be a fun-filled fall day!

For more information, email wellness@peba.sc.gov or call 803.737.5713.

# 2016 active employee NOE is almost ready

PEBA is completing a revised active employee Notice of Election (NOE) form that will be used for October open enrollment and for employees hired with a January 1, 2016, effective date.

The form will include a box where the benefits administrator can designate whether the employee is a variable-hour or a full-time, nonpermanent employee.

The form should be posted on the PEBA Insurance Benefits website by September 25. Thanks for your patience!

Please note: The 2015 active NOE will remain on the website and should be used for transactions that become effective before January 1, 2016.

# New EBS feature will be helpful for open enrollment

A new feature has been added to the Employee Benefits Services (EBS) website.

When a subscriber deletes a transaction he made in MyBenefits, the deletion of the transaction will appear under the "Acknowledgement" tab. As the benefits administrator, you will need to acknowledge in EBS that the subscriber canceled his MyBenefits transaction. A record of the cancelation and your acknowledgement in EBS will be retained in EBS.

### Important open enrollment reminders

Here are some tips to pass along that will help make open enrollment a little easier for all of us:

- Eligible employees, retirees, survivors and COBRA subscribers may enroll in or drop the State Dental Plan or the State Dental Plan/Dental Plus during the 2015 open enrollment. The next opportunity to do so will be in October 2017.
- Eligible employees, retirees, survivors and COBRA subscribers who plan to add family members to their coverage should be prepared to provide copies of the required documentation to their benefits administrator.
- Please remind subscribers to keep their addresses up-to-date with PEBA. The easiest way to do it is through MyBenefits.
- 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 receipt. For example, if PEBA receives a subscriber's Certification Regarding Tobacco Use form in September, it will be effective October 1.
- 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.

### **Enhancement made to Electronic Employer Services website**

The S.C. Public Employee Benefit Authority (PEBA) has added a new feature to the Electronic Employer Services (EES) website. Employers participating in the retirement systems offered through PEBA can now certify employer information for the payment of death claims. This online process will replace the Certification of Salary (Form 4152), Certification of Final Retirement Deductions (Form 6202), and Certification of Final Retirement Deductions for a Deceased Retired Member (Form 4250). You will no longer receive paper copies of these forms beginning September 21, 2015.

To ensure a smooth transition, please complete any outstanding paper forms that you have already received and return them to PEBA for processing.

For future death claims, you will receive an email when PEBA needs for you to provide the certification information required for death payments. These items will be available in your task list on EES. To view this list, login to EES with your user ID and password.

If you are currently authorized to complete the Final Payroll Certification process on EES, you will automatically receive access to certify information for death claims. If someone else in your organization needs EES access or needs to have access to complete the death claims process on EES, please have your EES authorizing contact complete an Electronic Employer Services (EES) Designated Agent

Confidentiality Agreement (Form 6505) and send it to PEBA. If you are not responsible for certifying information for the payment of death claims, please forward this to the appropriate person in your organization.

If you have any questions about this new certification process for death claims or need assistance using EES to certify death claim information, please contact PEBA's Customer Contact Center at 803.737.6800 or toll-free at 888.260.9430.

# Part-time teacher eligibility pursuant to S.C. Code

According to S.C. Code Section 59-25-45, teachers working between 30 hours a week and 15 hours a week, qualify for state health and dental insurance. (PEBA also offers part-time teachers vision insurance.) Accordingly, teachers working between 15 and 30 hours each week are not eligible for other PEBA benefits, such as life and disability insurance.

Here are the 2016 monthly insurance premiums for Permanent, Part-Time Teachers.

#### It's time to submit SLTD salary updates

Is your employer is 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 <u>September 15</u>. 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.

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 2016 MoneyPlus Enrollment Form is under "Forms."
- The 2016 MoneyPlus Flier and the 2016 MoneyPlus Health Savings Account Flier are under "Publications" and then "MoneyPlus."
- 2016 premiums for insurance programs offered through PEBA are posted under "Premiums."

### Week ending September 25, 2015

### PEBA's Step-tember wellness walk postponed until Monday, September 28!

Based on Friday's weather forecast, PEBA's Step-tember wellness walk is postponed until Monday, September 28. The festivities will kick off at noon and end at 2 p.m. at Columbia's Riverfront Park. Healthy refreshments, free goodies and door prizes will be featured. A registration table and vendors will welcome participants at the main entrance to the Riverfront Park. While there is a large parking lot, participants are encouraged to carpool to the event.

You will have a chance to win a kayak trip for two from River Runner Outdoor Center, a Fitbit from BlueCross BlueShield of South Carolina, a three-month membership to the YMCA, a free pair of sunglasses from EyeMed and more. Don't miss out on what promises to be a fun-filled fall day!

For more information, email wellness@peba.sc.gov or call 803.737.5713.

#### 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 on our website, along with ACA frequently asked questions and an ACA reporting quick reference guide. 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 soon. 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 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.

#### Make sure PEBA has correct contact information

PEBA sends important information to participating employers at open enrollment and throughout the year.

Your contact information can be updated through the Employee Benefits Services (EBS) website. Just ask your authorizing agent to go to the site and click on "Contacts" on the left side of the EBS home page. He can add benefits administrators and make any other changes.

This is a good opportunity to remove contact information for any staff members who are no longer with the agency or who no longer need to receive materials from PEBA.

In addition to reviewing and updating the contact information, PEBA would like the name and the mailing address of the Director, Chief Executive Officer, Superintendent or County Administrator of your group. Please click the "Add" button, enter the information, and select "Executive Contact."

You might also remind subscribers who have moved, or who plan to do so shortly, to go to MyBenefits at mybenefits.sc.gov and change their address in PEBA's system. This will ensure that they receive explanations of benefits and other information, including Form 1095. Form 1095 shows an individual has "minimum essential coverage," as required by the Affordable Care Act, and will be needed to complete the 2015 federal income tax form.

### Beating the Blues ends on October 1

Beating the Blues, an online therapy program, will no longer be offered to State Health Plan (SHP) members as of October 1, 2015.

Members who are interested in a list of resources to help them with stress, anxiety or depression can call Companion Benefit Alternatives (CBA), the SHP's mental health and substance abuse benefit manager, at 800.868.2520.

### Here are employees' life insurance options for 2016

Minnesota Life Insurance Company, a Securian Financial Group affiliate, will offer a guarantee issue opportunity for Optional Life and Accidental Death and Dismemberment (AD&D) during this year's open enrollment. All changes made during open enrollment are effective January 1, 2016.

An eligible employee may elect or increase his Optional Life and AD&D coverage by \$50,000 without answering any health questions. Employees may elect or increase coverage by more than \$50,000 with approval of evidence of insurability. The maximum amount of Optional Life insurance is \$500,000.

The maximum amount of Dependent Life—Spouse and AD&D insurance is \$100,000. Any election or increase will require proof of good health via an Evidence of Insurability form.

The Dependent Life—Child insurance benefit is \$15,000. Eligible children may be added throughout the year without providing evidence of insurability.

The rates for Optional Life and AD&D and Dependent Life—Spouse and AD&D coverage are shown in the table below. The rate for Dependent Life—Child is \$1.10 per month for \$15,000 in coverage. One premium covers all eligible children.

**Example**: An employee age 46 with \$150,000 in coverage will pay a monthly premium of \$16.20. This employee can increase his coverage to \$200,000 on a guarantee issue basis for a new premium of \$21.60.

For help determining life insurance needs, visit Minnesota Life's insurance needs calculator at www.LifeBenefits.com/insuranceneeds.

Age	Rate per \$1,000/month
Under 35	\$0.052
35-39	\$0.068
40-44	\$0.076
45-49	\$0.108
50-54	\$0.170
55-59	\$0.296
60-64	\$0.548
65-69	\$1.160
70-74	\$2.002
75-79	\$3.256
80 & over	\$5.442

### Don't forget 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 <u>September 15</u>. The deadline by which PEBA needs to receive this information is <u>October 31</u>.

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
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  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).