



What insurance do you have?

Many employees of state or local government, higher education institutions or public schools who are enrolled in the State Health Plan, will answer, “BlueCross BlueShield of South Carolina,” (BlueCross) to this question. However, the State Health Plan (Plan) is not a BlueCross product. It’s offered by the South Carolina Public Employee Benefit Authority (PEBA), and since 1984, it has been a self-insured plan. As such, your premiums are not paid to an insurance company, but rather are placed in a trust fund from which PEBA pays your claims and the Plan’s administrative expenses. So, the correct answer is the “State Health Plan.”

This arrangement offers real advantages to you. PEBA maintains control of your Plan’s financial reserves, and contracts with companies known as third-party claims administrators to customize benefits in a way that addresses the needs of all insured lives. BlueCross serves as one of these administrators and processes health and dental claims. Express Scripts serves as another, handling prescription claims, and EyeMed processes vision claims.

Where to go for benefits information

Because PEBA provides your insurance, it stands as the best source of information on what the Plan covers and how your benefits work. You can use the sources below the most current information from PEBA.



www.peba.sc.gov



Insurance Benefits Guide, available on the PEBA website



PEBA Customer Contact Center (803.737.6800 or 888.260.9430)

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