



What insurance do you have?

You may answer “BlueCross BlueShield of South Carolina.” But that’s not the right answer.

The correct answer is the “State Health Plan.” The State Health Plan is a self-insured plan that PEBA administers. Your premiums and your employer’s contributions are not paid to an insurance company. Instead, they are placed in a trust fund. PEBA pays your claims and the Plan’s administrative expenses from this trust fund.

This arrangement offers real advantages to you. PEBA maintains control of the Plan’s financial assets. It contracts with third-party administrators to offer benefits and process claims. These administrators can customize benefits in a way that addresses the needs of all insured lives. BlueCross is one of these administrators and processes health and dental claims. Express Scripts handles prescription claims and EyeMed processes vision claims.

Where to go for benefits information

PEBA is the best source of information on what the Plan covers and how your benefits work. You can find the most current information from PEBA.

- www.peba.sc.gov
- *Insurance Summary* | quick look at active employee benefits
- *Insurance Benefits Guide* | detailed explanation for all employees
- **PEBA Customer Contact Center** (803.737.6800 or 888.260.9430)