General Session

2018 Benefits at Work conference
Updates for 2019

Adult well visits, MoneyPlus vendor, Naturally Slim
Adult well visits covered effective January 1, 2019

• Available to all adult State Health Plan primary members based on coverage schedule.
• Subject to copayments, deductibles and coinsurance.
• Member does not automatically receive all available services; doctor determines what services from approved United States Preventive Services Task Force items the member may need.
• Learn more in Insurance 101 session.
• Obesity is one of the top cost drivers in the State Health Plan.

• Naturally Slim is an online program that will teach participants how to lose weight and improve their health without giving up their favorite foods.

• Learn more in *Insurance 101* session.
Changes coming to MoneyPlus

• ASIFlex is new MoneyPlus flexible benefits administrator.

• Learn more in MoneyPlus session.
State Health Plan benchmarks
# State Health Plan cost vs. national trends

<table>
<thead>
<tr>
<th>Year</th>
<th>Public and private sector insurance plans¹</th>
<th>State Health Plan²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>5.6%</td>
<td>4.0%</td>
</tr>
<tr>
<td>2014</td>
<td>8.1%</td>
<td>-1.4%</td>
</tr>
<tr>
<td>2015</td>
<td>8.5%</td>
<td>8.9%</td>
</tr>
<tr>
<td>2016</td>
<td>7.5%</td>
<td>4.0%</td>
</tr>
<tr>
<td>2017</td>
<td>9.3%</td>
<td>5.5%³</td>
</tr>
<tr>
<td>5-year average (2013-2017)</td>
<td>7.8%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

¹ Includes active participants and retirees under the age of 65 in private and public sector insurance plans.
² Trend is defined as claims paid per employee/dependent.
³ Incurred in 12 months; paid in 18 months

Data from the most recent Segal Health Plan Cost Trend Survey.
# 2018 composite monthly premiums

Compared to other state employee health plans

<table>
<thead>
<tr>
<th></th>
<th>Employer</th>
<th>Employee</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Health Plan</td>
<td>$533.25</td>
<td>$159.71</td>
<td>$692.96</td>
</tr>
<tr>
<td>South²</td>
<td>$726.00</td>
<td>$186.19</td>
<td>$912.19</td>
</tr>
<tr>
<td>United States</td>
<td>$890.87</td>
<td>$182.02</td>
<td>$1,072.89</td>
</tr>
</tbody>
</table>

1 Composite monthly premiums: weighted average of all PEBA health subscribers enrolled in each coverage level.
2 South includes Alabama, Arkansas, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia.

Data from the 2018 PEBA 50-State Survey.
## 2017 average annual deductible

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Health Plan</td>
<td>$445</td>
</tr>
<tr>
<td>Large public and private sector employers¹</td>
<td>$856</td>
</tr>
<tr>
<td>Public and private sector employers in South²</td>
<td>$1,149</td>
</tr>
</tbody>
</table>

¹ Large public and private sector employers: ≥ 200 employees in public and private sectors.
² Public and private sector employers in South includes Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia.

Data from the *Kaiser Family Foundation Employer Health Benefits 2017 Annual Survey.*
Why are we Drilling Down on Our Benefits?
Understanding insurance concepts

Insurance knowledge among all age groups: confidence vs. comprehension¹

Only 36 percent of millennials can correctly identify any one of the four terms.

1 https://www.peoplekeep.com/blog/survey-shows-poor-individual-health-insurance-literacy
Understanding retirement concepts

Retirement concepts average quiz score among all age groups¹

- Annuity products: 20%
- Employer retirement plans: 35%
- Long-term care expenses in retirement: 36%

¹ http://retirement.theamericancollege.edu/research/2017-ricp-retirement-income-literacy-survey
Drilling Down on Our Benefits

• A detailed look at the tools that help you and your employees make best use of benefits.

• Benefits administrators are front-line educators; we want to help you:
  • Provide educational materials to employees;
  • Ensure employees receive appropriate information at time of hire; and
  • Make sure employees always have current information.

• We want you to leave with:
  • A better understanding of familiar tools; and
  • New awareness of unfamiliar tools.
Your feedback

• Changes and improvements to tools come from your feedback:
  • Employer Advisory Group meetings;
  • Direct, one-on-one communication; and
  • Surveys.

• Example: ending TERI communication:
  • Employer feedback helped PEBA create flyers.
  • Employer-requested onsite counseling sessions had positive response from participants.

• Let us know your concerns and your employees’ concerns. Email EmployerServices@peba.sc.gov.
Conference sessions
Conference session agenda

8 - 8:45 a.m. Registration/breakfast
9 - 9:25 a.m. General Session
9:30 - 10:30 a.m. MoneyPlus
10:30 - 10:45 a.m. Break
10:45 - 11:45 a.m. Concurrent workshops
11:45 a.m. - 1:15 p.m. Lunch (on your own)
1:15 - 2:15 p.m. Concurrent workshops
2:15 - 2:30 p.m. Break
2:30 - 3:30 p.m. Concurrent workshops
3:30 - 4 p.m. Closing Session
MoneyPlus

• ASIFlex introduction.

• 2019 MoneyPlus processes:
  • Enrollment.
  • Payroll submission.
  • Claims processing.
  • Customer service.
Insurance 101

• 2019 State Health Plan premiums and cost sharing.
• Adult well visits.
• Naturally Slim.
• Open enrollment for 2019 plan year.
• Retiree insurance eligibility, return-to-work retiree coverage.
• National Medical Support Notices.
Retirement 101

• Contribution rates.
• Disability retirement application deadline changes.
• Class Three membership.
• Retiree return-to-work rules.
• Employer *Transaction Error List*.
• *Get Set for Retirement* seminar.
• South Carolina Deferred Compensation Program tools.
PEBA Power Tools

• Focus on employee tools:
  • New hire material.
  • Navigating Your Benefits series.
  • Onsite support.
  • Building employee interest.

• Focus on employer tools:
  • Health Hub.
  • Manuals.
  • Retirement benefits administrator support line.
  • Training classes.
  • Employer checklists. COMING SOON!
Your challenge

• You’ll see old and new tools highlighted.
• Find a tool you’re not using in each session that you can start using now.
Get social with PEBA

SCPEBA

PEBA TV

SCPEBA

South Carolina Public Employee Benefit Authority
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