

Serving those who serve South Carolina

Insurance Orientation and Education

2021

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Eligibility

- Eligible employees are those who:
 - Work full time for and receive compensation from the state, a public higher education institution, a public school district or a participating optional employer, such as a participating county or municipal government; and
 - Are hired into an insurance-eligible position.
- Generally, an employee must work at least an average of 30 hours per week to be considered employed full time and eligible to participate in the insurance program.
- Spouses and children may also be eligible.
- Retirees must meet certain eligibility requirements.

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Consider these factors

- Premiums.
- Deductibles.
- Copayments.
- Coinsurance.
- Coinsurance maximums.
- Prescription costs.

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Your available insurance benefits

-  Health.
-  Dental.
-  Vision.
-  Life insurance.
-  Long term disability.
-  MoneyPlus.

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Important information

- This presentation is not a comprehensive description of the insurance benefits offered by PEBA.
- For more information, and before you make enrollment decisions, review these publications:
 - [Insurance Summary](#); and
 - [Insurance Benefits Guide](#).

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Navigating Your Benefits

- peba.sc.gov/nyb.
- Plain-language explanations of insurance and retirement benefits.
- Flyers and videos.



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Step 1: Choose your health plan

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State Health Plan

- Self-funded insurance plan:
 - Members' and employers' premiums are held in a trust fund, and these funds are used to pay claims.
 - BlueCross BlueShield of South Carolina processes health claims.
 - Express Scripts processes prescription claims.
- Cost of the State Health Plan compares favorably to other plans.
 - Learn more at peba.sc.gov/facts.
- Health management is key to maintaining a low cost for the Plan and premiums.

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State Health Plan provider network

- Worldwide coverage under Standard Plan and Savings Plan.
- You pay copayments, deductible and coinsurance.
- Network provider files claims and accepts the Plan's allowed amount, even if its charges are higher.
 - If you use an out-of-network provider, you may have to file claims and can be balance billed. You pay a higher coinsurance, too.
- Use Find Care link under Resources at StateSC.SouthCarolinaBlues.com to find a network provider near you.

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Other copayments

	Standard Plan	Savings Plan
Outpatient facility and emergency care^{1,2}	You pay a \$105 copayment (outpatient services) or \$175 copayment (emergency care) plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.
Inpatient hospitalization	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.	You pay the full allowed amount until you meet your deductible. Then, you pay your coinsurance.

¹The \$105 copayment for outpatient facility services is waived for physical therapy, speech therapy, occupational therapy, dialysis services, partial hospitalizations, intensive outpatient services, electroconvulsive therapy and psychiatric medication management.
²The \$175 copayment for emergency care is waived if admitted.

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Prescription drugs^{1,2}

30-day supply/90-day supply at network pharmacy.

Standard Plan	Savings Plan
Tier 1 (generic): \$9/\$22	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance.
Tier 2 (preferred brand): \$42/\$105	
Tier 3 (non-preferred brand): \$70/\$175	
You pay up to \$3,000 in prescription drug copayments. Then, you pay nothing.	

¹Prescription drugs are not covered at out-of-network pharmacies.
²With Express Script® Patient Assistance Program, members in the Standard and Savings plans will pay no more than \$25 for a 30-day supply of preferred and participating insulin products in 2021. This program is year-to-year and may not be available in the following year. It does not apply to Medicare members, who will continue to pay regular copays for insulin.

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TRICARE Supplement Plan

- Administered by Selman & Company.
- Provides secondary coverage to TRICARE.
 - Must be enrolled in TRICARE.
- No deductibles, coinsurance or out-of-pocket expenses for covered services.
- PEBA does not confirm eligibility.
 - Eligible individuals must register with Defense Enrollment Eligibility Reporting System (DEERS).
 - Must not be eligible for Medicare.
 - Must drop State Health Plan coverage to enroll.

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2021 Monthly premiums

	Employee	Employee/ spouse	Employee/ children	Full family
Standard Plan	\$97.68	\$253.36	\$143.86	\$306.56
Savings Plan	\$9.70	\$77.40	\$20.48	\$113.00
TRICARE Supplement	\$62.50	\$121.50	\$121.50	\$162.50

If you work for an optional employer, verify your rates with your benefits office.

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Tobacco-use premium

- Applies to State Health Plan subscribers only.
- \$40 per month for subscriber-only coverage.
- \$60 per month for other levels of coverage.
- Automatically charged unless subscriber:
 - Certifies as non-tobacco or e-cigarette user with Certification Regarding Tobacco or E-cigarette Use form; or
 - Certifies that all covered tobacco or e-cigarette users have completed the tobacco cessation program, Quit For Life.®

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Step 2: Choose your dental plan

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Dental Plus

- Pays more and has higher premiums and lower out-of-pocket costs.
- Has higher allowed amounts, which are the maximum amounts allowed by the plan for a covered service.
- Network providers cannot charge you for the difference in their cost and the allowed amount.

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Basic Dental

- Pays less and has lower premiums and higher out-of-pocket costs.
- Has lower allowed amounts, which are the maximum amounts allowed by the plan for a covered service.
- There is no network for Basic Dental; therefore, providers can charge you for the difference in their cost and the allowed amount.

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Summary of benefits

	Dental Plus	Basic Dental
Diagnostic and preventive <i>Exams, cleanings, X-rays</i>	You do not pay a deductible. The Plan will pay 100% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You do not pay a deductible. The Plan will pay 100% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Basic <i>Fillings, oral surgery, root canals</i>	You pay up to a \$25 deductible per person. ¹ The Plan will pay 80% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You pay up to a \$25 deductible per person. ¹ The Plan will pay 80% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.

¹If you have basic or prosthodontics services, you pay only one deductible. Deductible is limited to three per family per year.

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Summary of benefits

	Dental Plus	Basic Dental
Prosthodontics <i>Crowns, bridges, dentures, implants</i>	You pay up to a \$25 deductible per person. ¹ The Plan will pay 50% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You pay up to a \$25 deductible per person. ¹ The Plan will pay 50% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Orthodontics² <i>Limited to covered children ages 18 and younger</i>	You do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.	You do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.
Maximum payment	\$2,000 per person each year for diagnostic and preventive, basic and prosthodontics services.	\$1,000 per person each year for diagnostic and preventive, basic and prosthodontics services.

¹If you have basic or prosthodontics services, you pay only one deductible. Deductible is limited to three per family per year.
²There is a \$1,000 maximum lifetime benefit for each covered child, regardless of plan or plan year.

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2021 Monthly premiums

	Employee	Employee/ spouse	Employee/ children	Full family
Dental Plus	\$25.96	\$60.12	\$74.26	\$99.98
Basic Dental	\$0.00	\$7.64	\$13.72	\$21.34

If you work for an optional employer, verify your rates with your benefits office.

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Step 3: Choose your vision coverage

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State Vision Plan

- Coverage includes:
 - Comprehensive eye exams;
 - Frames;
 - Lenses and lens options; and
 - Contact lens services and materials.
- Receive discounts on extra pairs of eyeglasses, contact lenses, and LASIK and PRK vision correction.
- Additional benefits available for diabetics.
- Choose either frames/lenses or contact lenses, but not both in the same plan year.

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Exams

	In-network member cost	Out-of-network reimbursement
	You pay:	You receive:
Exam, with dilation if necessary	A \$10 copay.	Up to \$35.
Retinal imaging	Up to \$39.	No reimbursement.

Find a network provider at www.eyemedvisioncare.com/pebaoc.

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Frames and lenses

	In-network member cost	Out-of-network reimbursement
	You pay:	You receive:
Frames	80% of balance over \$150 allowance.	Up to \$75.
Standard plastic lenses	A \$10 copay.	Up to \$55.
Standard progressive lenses	A \$35 copay.	Up to \$55.
Premium progressive lenses	\$35-\$80 for Tiers 1-3. For Tier 4, you pay copay and 80% of cost less \$120 allowance.	Up to \$55.

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Contact lenses

	In-network member cost	Out-of-network reimbursement
	You pay:	You receive:
Standard contact lenses fit & follow-up	A \$0 copay.	Up to \$40.
Premium contact lenses fit & follow-up	A \$0 copay and receive 10% off retail price less \$40 allowance.	Up to \$40.
Conventional contact lenses	A \$0 copay and 85% of balance over \$130 allowance.	Up to \$104.
Disposable contact lenses	A \$0 copay and balance over \$130 allowance.	Up to \$104.

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2021 Monthly premiums

	Employee	Employee/ spouse	Employee/ children	Full family
Vision	\$5.80	\$11.60	\$12.46	\$18.26

If you work for an optional employer, verify your rates with your benefits office.

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Step 4: Choose your additional life insurance coverage

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Basic Life insurance

- \$3,000 term life insurance if younger than age 70.
- Automatically enrolled at no cost if you enroll in health insurance.
- Includes matching amount of Accidental Death and Dismemberment (AD&D) insurance.

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Optional Life insurance

- Elect in \$10,000 increments up to a maximum of \$500,000.
- Lesser of three times annual earnings or \$500,000 within 31 days of initial eligibility without medical evidence.
 - Apply for additional coverage by completing a *Statement of Health*.
- Includes matching amount of AD&D insurance.
- Coverage reduces to:
 - 65 percent at age 70;
 - 42 percent at age 75; and
 - 31.7 percent at age 80 and beyond.

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Dependent Life-Spouse

- Elect in \$10,000 increments up to a maximum of \$100,000 or 50 percent of your Optional Life amount, whichever is less.
- If not enrolled in Optional Life, spouse coverage of \$10,000 or \$20,000 are available.
- \$20,000 of coverage within 31 days of initial eligibility without medical evidence.
- Includes matching amount of AD&D insurance.
- If spouse is eligible for PEBA-administered insurance benefits as an active employee, he is not eligible for Dependent Life-Spouse coverage.

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Dependent Life-Child

- Guaranteed coverage of \$15,000 per child.
- Children are eligible from live birth to ages 19 or 25 if a full-time student.
- Child can be covered by only one parent under this Plan.
- If child is eligible for PEBA-administered insurance benefits as an active employee, he is not eligible for Dependent Life-Child coverage.

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2021 Monthly premiums

Optional Life and Dependent Life-Spouse
Your premiums are determined by your or your spouse's age as of previous December 31 and coverage amount. Rates shown per \$10,000 of coverage. Your monthly premium will change when your age bracket changes.

Age	Rate	Age	Rate
Under 35	\$0.58	60-64	\$6.00
35-39	\$0.78	65-69	\$13.50
40-44	\$0.86	70-74	\$24.22
45-49	\$1.22	75-79	\$37.50
50-54	\$1.94	80 and over	\$62.04
55-59	\$3.36		

Dependent Life-Child
\$1.26 per month; you pay only one premium for all eligible children.

View monthly premiums at peba.sc.gov/monthly-premiums.

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Step 5: Choose your additional Long Term Disability coverage

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Basic Long Term Disability

- Automatically enrolled at no cost if you enroll in health insurance.
- 90-day benefit waiting period.
- Monthly benefit up to 62.5 percent of predisability earnings, reduced by deductible income.
- Maximum \$800 monthly benefit.

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Supplemental Long Term Disability

- Choice of two plans:
 - 90-day benefit waiting period; or
 - 180-day benefit waiting period.
- Monthly benefit up to 65 percent of predisability earnings, reduced by deductible income.
- Maximum \$8,000 monthly benefit.
- Maximum benefit period is determined by employee's age when disability begins.

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2021 Monthly SLTD premium factors

Multiply the premium factor for your age and plan selection by your monthly earnings to determine your monthly premium. You can also calculate your premium at www.standard.com/mybenefits/southcarolina.

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	0.00062	0.00049
31-40	0.00086	0.00067
41-50	0.00170	0.00129
51-60	0.00343	0.00263
61-65	0.00412	0.00316
66 and older	0.00504	0.00387

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Step 6: Choose your MoneyPlus elections

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Changes allowed by COVID-19 Relief Bill

- The information on Slides 42-49 includes details for normal plan provisions.
- The COVID-19 Relief Bill, which was signed December 27, 2020, allows for changes to flexible spending accounts.
- View the *COVID-19 Relief Bill summary for FSAs in 2021* document for more details about the changes.
 - Document available at peba.sc.gov/publications under MoneyPlus.

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Medical Spending Account (MSA)

- Standard Plan works great with MSA.
- Pay for eligible medical expenses, including copayments and coinsurance.
 - Total election amount available at beginning of plan year or date coverage becomes effective.
- Use a debit card for expenses or submit claims for reimbursement.
- Can be used only for expenses incurred January 1, 2021, through December 31, 2021.
- Can carry over up to \$550 in unused funds into 2022.
 - Forfeit any unused funds over \$550 after the reimbursement deadline.
- Must re-enroll each year.

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Health Savings Account (HSA)

- Savings Plan goes hand in hand with HSA.
- Pay for out-of-pocket medical expenses, such as deductibles and prescriptions.
- Carry over all funds from one year to next.
- You own the account and keep it if you leave your job or retire.
- Annual contribution limit, but no limit to how much you can save in total.
- Invest funds to earn investment income tax-free.
- Must open health savings bank account with Central Bank before you can enroll and to contribute pretax.

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Limited-use Medical Spending Account

- Available to Savings Plan members who also have an HSA.
- Pay for expenses the Savings Plan does not cover, like dental and vision care.
 - Total election amount available at beginning of plan year or date coverage becomes effective.
- Can be used only for expenses incurred January 1, 2021, through December 31, 2021.
- Can carry over up to \$550 in unused funds into the next year.
 - Forfeit any unused funds over \$550 after the reimbursement deadline.
- Must re-enroll each year.

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Pretax Group Insurance Premium feature

- Available to all members.
- Allows you to pay insurance premiums before taxes for:
 - Health, including tobacco-use premium.
 - Dental;
 - Vision; and
 - Up to \$50,000 of Optional Life coverage.
- No need to re-enroll each year.
- Learn more on the [Save in Taxes with the Pretax Group Insurance Premium feature](#) flyer.

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Dependent Care Spending Account

- Pay for daycare costs for children and adults.
 - Children must be under age 13.
- Cannot be used to pay for dependent medical care.
- Submit claims for reimbursement.
- Can be used only for expenses incurred January 1, 2021, through March 15, 2022.
 - Forfeit any unused funds after the reimbursement deadline.
- Must re-enroll each year.

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2021 Administrative fees

Monthly fees	
Medical Spending Account	\$2.32
Health Savings Account	\$1.00
Limited-use Medical Spending Account	\$2.32
Dependent Care Spending Account	\$2.32
Central Bank (HSA)	
Maintenance fee (balances less than \$2,500)	\$1.25
Paper statements	\$3.00

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2021 Contribution limits

Account	Limit
Medical Spending Account	\$2,750
Health Savings Account	\$3,600 (self-only coverage)
	\$7,200 (family coverage)
	\$1,000 (catch-up for ages 55 or older)
Limited-use Medical Spending Account	\$2,750
Dependent Care Spending Account ¹	\$2,500 (married, filing separately)
	\$5,000 (single, head of household)
	\$5,000 (married, filing jointly)

¹ Contribution limit for highly compensated employees is \$1,700.

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2021 Reimbursement deadlines

Account	Grace period	Deadline
Medical Spending Account	None	March 31, 2022
Limited-use Medical Spending Account	None	March 31, 2022
Dependent Care Spending Account	March 15, 2022	March 31, 2022

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Enrollment

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Know your choices

-  **Health plan:**
 - Standard Plan.
 - Savings Plan.
 - TRICARE Supplement Plan.
-  **Dental plan:**
 - Dental Plus.
 - Basic Dental.
-  **Vision coverage.**
-  **Life insurance coverage:**
 - Optional Life.
 - Dependent Life-Spouse.
 - Dependent Life-Child.
-  **Supplemental Long Term Disability coverage:**
 - 90-day benefit waiting period.
 - 180-day benefit waiting period.
-  **MoneyPlus elections:**
 - Medical Spending Account.
 - Health Savings Account.
 - Limited-use Medical Spending Account.
 - Pretax Group Insurance Premium feature.
 - Dependent Care Spending Account.

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Benefits enrollment

- Within 31 days of:
 - Hire date; or
 - Special eligibility situation, such as marriage, childbirth, adoption or loss of other coverage.
- Your employer will initiate the initial enrollment process. You will need to provide a valid email address to your employer, then make your elections online through [MyBenefits](#) by following the instructions in the email you receive from PEBA. Your benefits administrator can also assist you.
- Must provide Social Security numbers and supporting documentation to add eligible dependents to coverage.

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Annual open enrollment

- October 1-31.
- Make coverage changes for following year.
 - Review your life insurance beneficiaries and make any updates, too.
- If you are satisfied with your current elections, the only thing you need to do is re-enroll in MoneyPlus flexible spending accounts.
- Dental changes can be made only during open enrollment in odd-numbered years.
- Log in to MyBenefits at [MyBenefits.sc.gov](#) to make open enrollment changes.

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Using your benefits

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Your benefits on the go

Mobile apps are available for your health, dental, prescription, vision and flexible spending benefits.

-  BlueCross BlueShield of South Carolina
Search for *My Health Toolkit*®
-  Express Scripts
Search for *Express Scripts*
-  EyeMed
Search for *EyeMed Members*
-  ASIFlex
Search for *ASIFlex Self Service*

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Accessing membership ID cards

- State Health Plan: log in to [My Health Toolkit](#) or call BlueCross at 800.868.2520.
- Prescription drug card: log in to your [Express Scripts account](#) or call Express Scripts at 855.612.3128.
- Dental Plus: log in to [My Health Toolkit](#) or call BlueCross at 888.214.6230.
 - If you need a Basic Dental card, contact your benefits administrator.
- State Vision Plan: log in to your [EyeMed account](#) or call EyeMed at 877.735.9314.

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Don't pay more than you should

- Explanation of Benefits (EOB) is a report that shows you:
 - How much your provider charged for services.
 - How much the Plan paid.
 - The amount you will be responsible for, such as your copayment, deductible and coinsurance.
 - The total amount you may owe the provider (does not include any amount you've already paid).
- Find your EOB in the My Health Toolkit app and choose paperless notifications.

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Resources for a better you

- Behavioral health visits through Blue CareOnDemand.
- Health coaching.
- Naturally Slim®.
- Patient-centered medical homes (PCMH).
- Quit For Life.
- Rally.
- Learn more at peba.sc.gov/health-and-wellness.

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Adult well visits and the Standard Plan

- Covered as a contractual service by the Standard Plan.
- Visit is subject to copayment, deductible and coinsurance.
- Evidence-based services with an A or B recommendation by the United States Preventive Services Task Force (USPSTF) included.

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Adult well visit eligibility for Standard Plan members

- Available to all non-Medicare primary adults age 19 and older.
- The Standard Plan will cover only one visit in covered years based on the following schedule:

	Once a year	Once every two years	Once every three years
Ages 19-39			✓
Ages 40-49		✓	
Ages 50 and up	✓		

- Eligible female members may use well visit at gynecologist or primary care physician, but not both, in a covered year.
 - If a female visits both doctors in the same covered year, only the first routine office visit processed will be allowed.

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Adult well visits and the Savings Plan


- The Savings Plan covers one well visit every year at no member cost.
- Evidence-based services with an A or B recommendation by the USPSTF included.

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PEBA Perks

- Preventive screening.
- Flu vaccine.
- Adult vaccinations.
- Well-child benefits (exams and immunizations).
- Colorectal cancer screening.
- Cervical cancer screening.
- No-Pay Copay.
- Mammography.
- Diabetes education.
- Tobacco cessation.
- Breast pump.
- Learn more at www.PEBAPERKS.com.



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Avoid costs by getting the green light for your care

- Some medical and behavioral health services need you or your provider to call for preauthorization for the State Health Plan to provide coverage.
- Not calling for preauthorization may lead to a \$490 penalty.
- Preauthorization does not guarantee payment.

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Get in touch with PEBA



- Contact us:
 - peba.sc.gov/contact.
 - 803.737.6800 or 888.260.9430.
- Schedule a phone or video appointment:
 - peba.sc.gov/visit-us.


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