



**PEBA**<sup>SM</sup>  
SC Retirement Systems  
and State Health Plan

# Preparing for open enrollment 2024



COMPLETING YOUR  
**OPEN ENROLLMENT**  
PUZZLE

Serving those who serve South Carolina



## 2025 Monthly premiums

- Available at [peba.sc.gov/monthly-premiums](https://peba.sc.gov/monthly-premiums).
- State Health Plan:
  - An 11.8%<sup>1</sup> overall employer-only rate increase, effective January 1, 2025.
  - No employee rate increase.
- Optional employers must also apply experience rated load factor received in March to the PEBA-published employer and employee health premiums.
  - Use the Monthly premium worksheet for optional employers to notify your employees of their premiums.
  - Contact Customer Service for a copy of your experience rating letter.
  - Use EBS reports HTB527 and HTB528 to verify health premiums.

<sup>1</sup>Increase is distributed as a partial re-base of employer contributions to align more accurately contribution income with actual claims cost by coverage level. To do this, PEBA considered enrollment and claims paid by coverage level and allocated the 11.8% accordingly so that the composite employer rate increased by 11.8%.



2024

## Open enrollment is October 1-31, 2024

- Changes made during open enrollment are effective January 1, 2025.
  - Complete mid-year changes before open enrollment transactions, including address updates and life insurance beneficiary updates.
- Current coverage will continue in 2025 for employees who do not make changes.
  - Exception: Must reenroll in MoneyPlus flexible spending accounts to contribute in 2025.
- Encourage employees to make open enrollment changes through MyBenefits.
  - For employees who request life insurance elections that require medical evidence, see the *Electronic life insurance Statement of Health Process* resource for details.
  - All other open enrollment changes can be made through MyBenefits, including uploading required supporting documentation.



# Available open enrollment changes

## **Health**

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Enroll in, drop or change plans.

## **Vision**

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Enroll in or drop coverage.

## **Optional Life**

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Enroll in or increase coverage with medical evidence (see Slide 5); cancel or decrease coverage.

## **Dependent Life-Spouse**

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Enroll in or increase coverage with medical evidence (see Slide 5); cancel or decrease coverage.

## **Dependent Life-Child**

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Enroll in or cancel coverage.<sup>1</sup>

## **Supplemental Long Term Disability**

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Apply for or change benefit waiting period.<sup>3</sup>

## **MoneyPlus**

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Enroll in or reenroll in flexible spending accounts.

## **Health Savings Accounts**

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Enroll in, change election amount or stop contributions.<sup>2</sup>

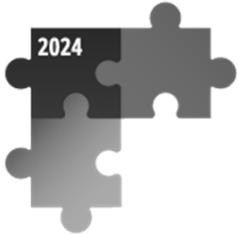
<sup>1</sup>Can also add eligible children to Dependent Life-Child coverage throughout the year.  
<sup>2</sup>Available only to Savings Plan subscribers. Can also make HSA changes throughout year.  
<sup>3</sup>Can also make SLTD coverage changes throughout year with medical evidence.



2024

## Optional Life

- To enroll in or increase current Optional Life insurance coverage during open enrollment, employee must submit a signed *Notice of Election* (NOE) to the benefits administrator to apply.
  - Submit NOE with Dependent Life-Spouse changes separately.
  - Submit all other open enrollment changes in MyBenefits.
- Submit the Life Ins SOH request in EBS, per the NOE.
- Employee will receive an email from MetLife that includes a link to a *Supplemental Form* with five health questions on MetLife's MyBenefits platform.
  - Based on answers, a full *Statement of Health* may be required.
- Dependent Life-Spouse changes require a full *Statement of Health*.



## Publications for 2025

- *Benefits Advantage* newsletter
  - PEBA will print the *Benefits Advantage* and mail it to retirees, COBRA subscribers, survivors and former spouses in advance of open enrollment.
  - Available online before open enrollment.
- *Insurance Summary*
  - PEBA will **not** print and distribute the *Insurance Summary*.
  - Available online before open enrollment.
- *Insurance Benefits Guide*
  - PEBA will **not** print the *Insurance Benefits Guide*.
  - Available online before open enrollment.



2024

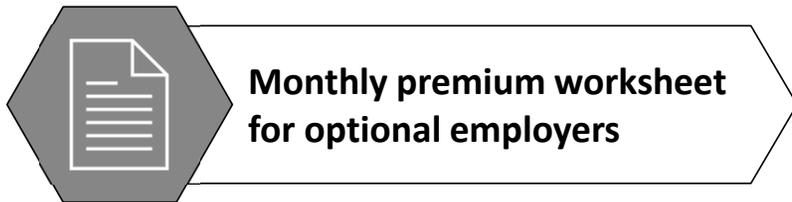
## Federally mandated notices

- Federal laws require written notification of many notices prior to open enrollment.
  - Sending notices electronically does **not** comply with these federal laws.
- PEBA will print the required notices for delivery to employers.
  - Notices will be delivered August 19 through September 6.
- Notices will include a printed open enrollment checklist employees can use to plan their 2025 coverage changes.
- You must provide a printed copy of the notices to your insurance-eligible employees by October 1, 2024.
- Printed *Benefits Advantage* newsletter for retirees, COBRA subscribers, survivors and former spouses will include notices.



## Where to find employer resources

Open enrollment resources available at [peba.sc.gov/oe-employers](https://peba.sc.gov/oe-employers).





# Your responsibilities as an employer

## Review other insurance products you may offer.

- You may **not** offer an insurance benefit that is available through PEBA.
- You may offer products not available through PEBA; however, premiums for those products may **not** be paid pretax through MoneyPlus.

## Optional employers:

- Review the *Optional Employer Handbook* and the requirements and conditions for participation.
- The employer may not incentivize an eligible individual to refuse all or any part of the benefits package.

## Charter schools:

- Review the *Charter School Handbook* and the requirements and conditions for participation.
- The employer may not incentivize an eligible individual to refuse all or any part of the benefits package.



## Your responsibilities as an employer

- The Affordable Care Act (ACA) requires employers to monitor the hours of all employees to ensure eligible employees are offered benefits.
- During October of the Standard Administrative Period (October 4-December 31), identify eligible individuals.
  - Offer coverage to and enroll newly eligible employees during the open enrollment period for coverage effective January 1.
  - PEBA uses the remainder of the Administrative Period (November 1-December 31) to process enrollments to ensure employees have access to coverage at the beginning of the Stability Period.
  - If determined ineligible, notify employees of loss of eligibility for the next plan year.
    - Must issue COBRA 18-month notices and *Your Insurance Benefits When Your Hours are Reduced* immediately prior to or following the loss of coverage.
- Learn more in the Active subscribers chapter of the *Benefits Administrators Manual*.



2024

## Newly eligible ongoing employees<sup>1</sup>

- Newly eligible ongoing employees may enroll in the following benefits for coverage effective January 1, 2025:
  - Health;
  - Dental;
  - Vision;
  - Optional Life insurance up to three times their salary rounded down to nearest \$10,000 without medical evidence;
  - Dependent Life-Spouse insurance;
  - Dependent Life-Child insurance;
  - Supplemental Long Term Disability;
  - MoneyPlus; and
  - Health Savings Account, if applicable.

<sup>1</sup>An ongoing employee credited with an average of 30 hours per week during the Standard Measurement Period (October 4, 2023 – October 3, 2024) may enroll during the annual open enrollment period with coverage effective January 1.



## **Your responsibilities as an employer**

**Distribute hard copies of federally mandated notices to insurance-eligible employees by October 1.**

**Provide employees with a link to PEBA's open enrollment webpage, [peba.sc.gov/oe](https://peba.sc.gov/oe).**

**Encourage employees to use MyBenefits to:**

- Review current coverage and life insurance beneficiaries, even if they don't plan to make changes.
- Make open enrollment changes and upload supporting documentation.

**Prepare and issue COBRA initial notice, when applicable.**

- Review COBRA training at [peba.sc.gov/insurance-training](https://peba.sc.gov/insurance-training).



## **Your responsibilities as an employer**

### **Review EBS Console daily to approve transactions.**

- Correct transactions with errors in a timely manner.
- Open enrollment mail must be postmarked by November 15.
- Deadline to approve transactions is December 2.

### **Document all changes for appropriate recordkeeping.**

### **During the first week of December, view Report HIS759 for a list of open enrollment transactions that have not been approved.**

- PEBA will purge outstanding transactions on December 13.

### **Confirm January 2025 payroll deductions correspond with approved open enrollment transactions.**

- Advise employees to review payroll deductions in January.



## **New hires and transfers: October 2 - December 31**

### **New hires:**

- Complete new hire enrollments through MyBenefits.
- Flexible spending account elections are through December 31, 2024, only.
  - Elections for 2025 require an *Active Notice of Election*.

### **Transfers with no break in coverage:**

- If applicable, make open enrollment elections with the losing employer in October.
  - Employee must notify new employer of their open enrollment elections.
- Complete *Active Notice of Election* as Transfer with new employer.
  - If applicable, complete *Active Notice of Election* with open enrollment changes with new employer.

### **Employees with outstanding requests for Optional Life increases:**

- Losing employer must process and send any changes that occur before the transfer effective date to PEBA.
- Employee must notify new employer of the employee's approved increase.



## Special eligibility situations: October 1 - December 31

### Employee completes open enrollment elections, then experiences a special eligibility situation

- Complete an *Active Notice of Election* for the special eligibility situation.
- Complete an *Active Notice of Election* marked “Revised” for the open enrollment changes.
- Submit both to PEBA via mail.

#### Example

- Employee enrolls in employee/child health coverage for 2025 during open enrollment.
- In November 2024, their spouse loses health coverage.
- Employee must complete a 2024 *Active Notice of Election* to add their spouse to health coverage effective the date of the loss of coverage.
- Employee must also submit a revised open enrollment 2025 *Active Notice of Election* to elect full family coverage for 2025 or confirm employee/child health coverage only for 2025.

2024

## Submit SLTD salary information<sup>1</sup>

- Employers must review and update the salary information for Supplemental Long Term Disability (SLTD) subscribers during open enrollment.
- If salary information is not updated, premiums and any benefits paid will be based on the last salary information submitted to PEBA.
- Review and submit salaries as of October 1 in EBS between September 15 and October 31.
  - Once confirmed in EBS, no further changes are allowed.
- View the SLTD salary updates resource document at [peba.sc.gov/insurance-training](https://peba.sc.gov/insurance-training).

<sup>1</sup>Not applicable to Comptroller General agencies.



## Important reminders

- Open enrollment begins October 1 and ends October 31 at 11:59 p.m.
- Can begin making open enrollment changes September 15.
- Encourage employees to use MyBenefits.
  - Remind employees that an NOE is necessary for life insurance changes.
- Reinforce with employees they must reenroll in flexible spending accounts.



## Important reminders

- Cannot make changes to dental coverage this year. Changes to existing dental coverage can be made during open enrollment in odd-numbered years only.
- Employees hired after October 31 do not have open enrollment election rights.
  - Elections will continue in 2025 unless they experience a qualifying event.
  - Must reenroll in flexible spending accounts for 2025 using NOE.
- Note some coverage changes are permitted throughout the year.

# Disclaimer

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