



Preparing for open enrollment 2022

October 1-31, 2022
Coverage effective January 1, 2023




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What's new for 2023?




- An 18.1% employer only rate increase.
- Small decrease in Optional Life and Dependent Life-Spouse premiums.
- Small increase in Supplemental Long Term Disability premiums.
- Increase in copayments, deductibles and coinsurance.
 - See Slide 4 for details.
- Expanded adult well visit coverage that allows all State Health Plan primary members to have a well visit each year at no member cost.




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2023 Monthly premiums



- Available at peba.sc.gov/monthly-premiums.
- State Health Plan:
 - A 18.1% employer only rate increase effective January 1, 2023.
 - No employee rate increase.
- Small decrease in Optional Life and Dependent Life-Spouse premiums.
- Small increase in Supplemental Long Term Disability premiums.
- Optional employers should 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 PEBA's Customer Service for a copy of your experience rating letter.



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Patient cost-share increases

	2022	2023
Standard Plan		
Deductible	\$490	\$515
Coinsurance maximum	\$2,800	\$3,000
Physician's office copayment	\$14	\$15
Outpatient facility copayment	\$105	\$115
Emergency room copayment	\$175	\$193
Prescription drug copayments	\$9/\$42/\$70	\$13/\$46/\$77
Savings Plan		
Deductible	\$3,600	\$4,000
Coinsurance maximum	\$2,400	\$3,000

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Expanded adult well visit coverage

- State Health Plan primary members are eligible for one well visit each year at no member cost.
 - The benefit is available to all non-Medicare primary adults ages 19 and older who are covered by the Standard Plan or Savings Plan.
- Evidence-supported services, based on the U.S. Preventive Services Task Force (USPSTF) A and B recommendations, are included as part of an adult well visit under the State Health Plan.
- Adult members can take advantage of this benefit at a network provider specializing in general practice, family practice, pediatrics, internal medicine, gerontology, and obstetrics and gynecology.
- Eligible female members may use their well visit at their gynecologist or their primary care physician, but not both. If a woman visits both doctors in the same year, only the first routine office visit received will be covered.

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Open enrollment is October 1-31, 2022

- Changes made during open enrollment are effective January 1, 2023.
- Current coverage will continue in 2023 for employees who do not make changes.
- Must re-enroll in MoneyPlus flexible spending accounts.
- 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](#).

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Available open enrollment changes

Health Enroll in, drop or change plans.	Vision Enroll in or drop coverage.	Optional Life Enroll in or increase coverage up to \$50,000 without medical evidence ¹ ; cancel or decrease coverage.
Dependent Life-Spouse Enroll in or increase coverage with medical evidence; cancel or decrease coverage.	Dependent Life-Child Enroll in or cancel coverage.	Supplemental Long Term Disability Apply for or change benefit waiting period. ²
MoneyPlus Enroll in or re-enroll in flexible spending accounts.	Health Savings Account Enroll in, change election amount or stop contributions. ³	<small>¹Amounts more than \$50,000 require medical evidence. ²New enrollments and decreasing benefit waiting period require medical evidence. Can also make LTD coverage changes throughout year. ³Available only to Savings Plan subscribers. Can also make HSA changes throughout year.</small>

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Publications for 2023

- **Insurance Summary**
 - PEBA will **not** print and distribute the *Insurance Summary*.
 - Available online before open enrollment.
- **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 Benefits Guide**
 - PEBA will **not** print the *Insurance Benefits Guide*.
 - Available online before open enrollment.

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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 22 through September 9.
- Notices will include a printed open enrollment checklist that employees can use to plan their 2023 coverage changes.
- You must provide a printed copy of the notices to your insurance-eligible employees by October 1, 2022.

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Where to find employer resources 

- Open enrollment resources at peba.sc.gov/oe-employers.

Publications for 2023	Open enrollment worksheets
Monthly premiums for 2023	Navigating Your Benefits flyers
Monthly premium worksheet for optional employers	Marketing toolkit with ready-to-go materials to promote open enrollment

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Your responsibility as an employer 

- Review other insurance products that 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.

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Your responsibility as an employer 

- The 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.
 - Notify employees of loss of eligibility for the next plan year, if determined ineligible.
- Learn more in the Active subscribers chapter of the *Benefits Administrator Manual*.

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Newly eligible ongoing employees¹



- Newly eligible ongoing employees may enroll in the following benefits for coverage effective January 1, 2023:
 - 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.

¹An ongoing employee credited with an average of 30 hours per week during the Standard Measurement Period (October 4, 2021 – October 3, 2022) may enroll during the annual open enrollment period with coverage effective January 1.

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Your responsibility as an employer



- Distribute hard copies of federally mandated notices to insurance-eligible employees.
- Provide employees with a link to PEBA's open enrollment webpage, 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, if applicable.

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Your responsibility as an employer



- Review EBS Console daily to approve transactions.
 - Correct transactions with errors timely.
 - Open enrollment mail must be postmarked by November 15.
 - Deadline to approve transactions is December 1.
- 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, 2022.
- Confirm January 2023 payroll deductions correspond with approved open enrollment transactions.
 - Advise employees to review payroll deductions in January.

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Submit SLTD salary information



- Employers must review and update the salary information for Supplemental Long Term Disability (SLTD) subscribers during open enrollment.¹
- If salary information is not updated, premiums and any benefits paid will be based on the last salary information submitted to PEBA.
- 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.

¹Not applicable to Comptroller General Agencies.

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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.
- Current 2022 Medical Spending Account (MSA) and Limited-use MSA participants can carry over \$570 unused funds into the 2023 plan year.
 - Employees should consider this when making 2023 elections.

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