What’s New in 2016?

**Patient-Centered Medical Home (PCMH) coverage** is now included in the State Health Plan (SHP). Members using a BlueCross BlueShield of SC affiliated PCMH will not be charged a copay for a PCMH physician’s office visit and pay only 10 percent coinsurance for care. Visit [www.statesc.southcarolinablues.com](http://www.statesc.southcarolinablues.com) and select ‘Coverage Information’ and then ‘Patient-Centered Medical Home’ for more information.

**TRICARE Supplement Plan members** are now eligible for basic life insurance valued at $3,000 and basic long-term disability insurance offering an $800 monthly benefit after 90-days of being medically unable to work.

**Express Scripts** will be PEBA’s new prescription drug provider effective January 2016.

**Dental changes are allowed this year.**

PEBA officials recently announced that Blue Cross/Blue Shield of South Carolina will be the new vendor for **dental insurance coverage**.

**Long-Term Disability (LTD) Insurance with guaranteed issuance available!** PEBA is offering a ONE-TIME opportunity for existing employees to enroll in a program intended to give financial assistance to employees who are medically unable to work for a period of time. Employees, regardless of health condition, can enroll in the Supplemental LTD insurance, which can provide up to 65% of monthly pre-disability earnings.

Employees are no longer required to complete one full year of PEBA covered service prior to enrolling in a **Medical Spending Account (MSA)**.

**All MSA Members will receive an MSA debit card at no cost.** In prior years, a $10 fee was assessed when members requested the card.

Due to an IRS regulation, the **Dependent Care Spending Account (DCSA) contribution amount will be capped at $1,500 for highly compensated employees** (defined by earnings of $120,000 or more in the 2015 calendar year).

What’s Staying the Same?

Employees can make open-enrollment changes to their state insurance at [www.eip.sc.gov/MyBenefits](http://www.eip.sc.gov/MyBenefits) and enroll or re-enroll in a Medical Spending Account and/or Dependent Care Spending Account at [www.MyFBMC.com](http://www.MyFBMC.com).

**No increase to State Health Plan (SHP) premiums**, deductibles, copays or coinsurance amounts.

**PEBA Perks** will continue to offer no-costs benefits, including worksite screenings, generic prescriptions for approved members, 13 covered vaccines for adults (including the flu vaccine) and tobacco cessation programs.

**No changes to the vision program.**

**Employees can continue to increase their optional life insurance coverage** by up to $50,000 guaranteed and request additional coverage through medical underwriting. Policy maximum is capped at $500,000.

**Medical Spending Account (MSA) contribution amounts remain at $2,550.**

**Dependent Care Spending Account (DCSA) contributions will stay the same for employees who made less than $120,000 in the 2015 calendar year.** These employees may elect up to $2,500 if married, but filing separately, or $5,000 if single or married and filing jointly.
2015 Open Enrollment Updates

What is open enrollment?
Open enrollment is a period during which employees are permitted to make changes to their state insurance package and enroll or re-enroll in a Medical Spending Account (MSA) and/or Dependent Care Spending Account (DCSA). Re-enrollment into the MSA and DCSA for 2016 is not automatic. Enrollment changes become effective January 1, 2016.

The Office of Human Resources (OHR) will host several key events to support the annual open enrollment period for benefits. Open enrollment begins October 1, 2015, and will run through November 6, 2015.

Where can I find out more about open enrollment?
Details about open enrollment can be found in PEBA’s Benefits Advantage and, beginning October 1st, in the announcements on OHR’s homepage.

Why should I participate in open enrollment?
Only you can determine which state insurance benefits meet your needs. By participating in open enrollment, you can be sure that you and your family are enrolled in the right benefits for next year.

What changes can I make during this year’s open enrollment period?
You can enroll in, change, or cancel your health, dental and vision coverage for yourself and your eligible dependents. Also, you can enroll in, increase, decrease or cancel your Optional Life Insurance coverage, and you can enroll in, increase or decrease your Supplemental Long-Term Disability (SLTD) coverage without medical evidence. Finally, you can enroll in or re-enroll in Money-Plus spending accounts.

How do I make changes to my coverage?
Employees are encouraged to review their state insurance elections and make open enrollment changes through their PEBA MyBenefits online profile at www.eip.sc.gov/MyBenefits. Employees wanting to enroll or re-enroll in a Medical Spending Account and/or Dependent Care Spending Account may do so online through their MyFBMC Member Profile at www.MyFBMC.com.

What if I don’t participate in open enrollment?
Your health, dental, vision, life, and long-term disability elections will continue into the 2016 plan year. If you would like to make changes to your coverage in the future, you will need to wait until the next open enrollment period or apply for a change due to a qualifying event. Changes to your dental coverage cannot be made again until open enrollment in 2017. Medical Spending Accounts (MSA) and Dependent Care Spending Accounts (DCSA) are not automatically renewed. You must take action if you would like to continue these benefits in 2016.

2016 Monthly Health, Dental and Vision Insurance Premiums

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<tbody>
<tr>
<td>Employee</td>
<td>$9.70</td>
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<td>Employee and Spouse</td>
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<td>Employee and Child(ren)</td>
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<tr>
<td>Full Family</td>
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<td>$306.56</td>
<td>$162.50</td>
<td>$21.34</td>
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Note: SHP premiums do not include the tobacco user coverage surcharge of $40.00/month for employee (single) and $60/month for all other levels of coverage.