

# Open enrollment worksheet for active employees



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



Use this worksheet to plan your insurance elections for 2023. Visit [peba.sc.gov/oe](https://peba.sc.gov/oe) to learn about what changes you can make. This is not an election of benefits; you must follow the applicable steps listed on the open enrollment webpage to make changes for 2023.

## Health plan

- Standard Plan  
*Consider enrolling in a Medical Spending Account.*
- Savings Plan  
*Consider opening a Health Savings Account and enrolling in a Limited-use Medical Spending Account.*
- TRICARE Supplement Plan

### Coverage level

- Employee  Employee/children
- Employee/spouse  Full family

## Vision coverage

### Coverage level

- Employee  Employee/children
- Employee/spouse  Full family

## Life insurance coverage

- Optional Life  
Amount \$ \_\_\_\_\_  
(must be in increments of \$10,000)  
*Enrollment in or increases of more than \$50,000 will require medical evidence.*
- Dependent Life-Spouse  
Amount \$ \_\_\_\_\_  
(must be in increments of \$10,000)  
*Medical evidence is required.*
- Dependent Life-Child

## Long term disability coverage

### Benefit waiting period

- Apply for SLTD coverage  
*Medical evidence is required.*
- 90-day benefit waiting period
- 180-day benefit waiting period
- Change benefit waiting period for existing coverage  
*Medical evidence may be required.*

## MoneyPlus elections

*Must re-enroll in flexible spending accounts each year.*

- Pretax Group Insurance Premium feature
- Medical Spending Account  
Amount \$ \_\_\_\_\_
- Limited-use Medical Spending Account  
Amount \$ \_\_\_\_\_
- Dependent Care Spending Account  
Amount \$ \_\_\_\_\_

## Health Savings Account election

*Available to Savings Plan members only*

- Amount \$ \_\_\_\_\_

## Dental coverage

You cannot make changes to your dental coverage this year. Changes to existing dental coverage can be made during open enrollment only in odd-numbered years. Your next opportunity to make a change will be in October 2023.



# MoneyPlus worksheet

Use the worksheet below to calculate the amount you may wish to contribute to a Medical Spending Account (MSA) or a Dependent Care Spending Account (DCSA).

Be sure to include the amounts you listed on Pages 4, 6 and 8 of the 2023 *Insurance Summary* in the worksheet. Be conservative in your planning. Remember that any unclaimed funds cannot be returned to you. You can, however, carry over up to \$570 of unused MSA funds into the 2024 plan year. You cannot carry over DCSA funds, and you cannot transfer funds between flexible spending accounts. Refer to Page 12 of the 2023 *Insurance Summary* for annual contribution limits.

## Medical Spending Account

Estimate your eligible out-of-pocket medical expenses for the plan year.

Medical expenses	
Health insurance deductible	\$
Copayments and coinsurance	\$
Prescription drugs	\$
Dental care	\$
Vision care	\$
Travel costs for medical care	\$
Other eligible expenses	\$
<b>Annual contribution</b>	\$

## Dependent Care Spending Account

Estimate your eligible dependent care expenses for the plan year.

Child care expenses	
Day care services	\$
In-home care/au pair services	\$
Nursery/preschool	\$
After-school care	\$
Summer day camps	\$
Elder care expenses	
Day care center services	\$
In-home care services	\$
<b>Annual contribution</b>	\$