

## PEBA Update

Week ending February 6, 2015

### **Don't Forget to Schedule a Worksite Screening for Your Employees**

Your employees are your most valuable asset, and their health is important to us. In 2015, PEBA is offering FREE worksite screenings to all employees and spouses enrolled in the State Health Plan.

If you have never hosted a screening for your employees, now is the perfect time to get started. Simply fill out the screening request form and fax it to 803-737-0557. If you've hosted a screening in the past, don't forget to contact us as soon as possible to lock in your date for 2015.

If you have questions about the worksite screening program, contact Elliott McElveen at [EMcElveen@peba.sc.gov](mailto:EMcElveen@peba.sc.gov).

### **Shingles Vaccine Off to a Great Start**

As part of the *Free in '15* campaign, PEBA is offering State Health Plan (SHP) members age 60 and older a free shingles vaccination. The response has been great. Twice as many members received Zostavax, the vaccine, in January as they did the same time last year.

PEBA is working with Merck, the manufacturer of the vaccine; the S.C. Pharmacy Association; and the SHP's network providers to promote this benefit to members. Earlier this week, Walgreens asked permission to advertise this benefit to members on its reader boards and through in-store signs. Look for signs at your local pharmacy soon.

While PEBA continues to work with its partners, your help is needed to get the word out. Please encourage friends and family age 60 and older who are covered by the SHP, as well as your coworkers, to take advantage of this free benefit.

The shingles virus causes a painful rash and blisters on one side of the body or face. It is caused by the same virus that causes chickenpox, and anyone who has had chickenpox may develop shingles. In some cases, the virus can lead to permanent eye damage. About half of all cases of shingles occur in people age 60 and older. Almost one in every three Americans will develop shingles in his lifetime.

### **Member Access is Great Way to Manage Retirement Information**

Please encourage your employees to use Member Access, PEBA's online resource through which members may view their retirement account information and make certain changes. Members can log in to their accounts anytime and from anywhere they have Internet access.

**Active members** can:

- Submit a service retirement application

- View their designated beneficiary information
- View their current service credit
- View and print their member statement
- Change their address
- Calculate an unofficial cost estimate to purchase service credit
- Submit a service purchase request.

**Retired members** can:

- Change their tax withholdings and their address
- View and print a 1099-R form
- View and print a Teacher and Employee Retention Incentive (TERI) program statement
- View and print an annuity verification letter
- View their current payment method
- Change their payment method from paper check to direct deposit
- Modify an existing direct deposit account or add an additional direct deposit account.

### **Schedule a Preretirement Seminar for Your Employees**

Retirement can be a big adjustment for men and women who have spent their adult lives in the workforce. If you have many employees who have questions about what happens to their insurance when they retire, you may wish to schedule a Preretirement Seminar at your worksite.

A benefits manager from PEBA's Field Services program will answer questions about insurance benefits in retirement including:

- Insurance eligibility
- Funding
- Health plans available to retirees
- Other insurance programs available to retirees
- What happens when a retiree becomes eligible for Medicare.

If you have questions about the seminar or would like to reserve a date, send an email to [fieldservices.insurance@peba.sc.gov](mailto:fieldservices.insurance@peba.sc.gov).

**Remember: Seminars must be scheduled at least four weeks in advance. A minimum of 45 participants is required.**

## **Here's How to File an Evidence of Insurability Form**

For life insurance amounts more than the guaranteed issue limit, employees and spouses must provide evidence of insurability (i.e., good health). In the past, this was done by completing a Statement of Health. Under Minnesota Life, PEBA's new life insurance vendor, employees complete an Evidence of Insurability (EOI) form.

### **Reminders for Benefits Administrators**

Please provide the Employer Group Name and Employer Group Number at the top of the form.

Complete the "FOR BENEFITS ADMINISTRATOR USE ONLY" section at the bottom of page 1.

If the EOI form is for Optional Life coverage:

- Enter the amount of Optional Life insurance requiring EOI
- Enter the total amount of Optional Life insurance the employee has elected.

If the EOI form is for Dependent Life—Spouse coverage:

- Enter the amount of Dependent Life—Spouse coverage requiring EOI
- Enter the total amount of Dependent Life—Spouse coverage.

### **Minnesota Life's Guaranteed Issue Limits**

#### **Optional Life**

- Newly eligible employee—the lesser of three times his basic annual salary or \$500,000
- Employee after initial eligibility—an increase in coverage generally requires EOI.

#### **Special Eligibility Situations**

- Except for loss of coverage, an employee can increase coverage in increments of \$10,000 up to a maximum of \$50,000 for family status changes, such as marriage, divorce and adding children, without requiring EOI.
- For loss of coverage, an employee can increase coverage by \$10,000 or \$20,000 without EOI.
- Generally, as a result of legal separation, an employee would be allowed to elect or increase coverage but only with EOI.

**Please remember: Any change as a result of a special eligibility situation must be made by completing a Notice of Election or Summary of Change within 31 days of the event.**

#### **Dependent Life—Spouse**

- Newly eligible spouse -- \$20,000
- A spouse after initial eligibility—any increase in coverage requires EOI, even if it relates to a family status change.

For more information, see the *Insurance Benefits Guide*.

**Please Share These Reminders With Your Employees**

- Make sure to include your Benefits ID Number (BIN) on the form. Your BIN is on your health insurance card. You do not need to include the three-letter prefix.
- Make sure you answer all the questions
- If you answer “yes” to any of the health questions, please provide complete information:
  - Name, address and phone number of the attending physician or the medical facility
  - Dates and reason for consultation
  - Diagnosis and treatment.
- Complete the “EMPLOYEE INFORMATION” section, even if you are requesting additional coverage for your spouse
- For spouse coverage, complete the “SPOUSE INFORMATION” section. Ask your spouse to answer the health questions. Your spouse must sign the authorization block if you are applying for coverage for him.

Mail or fax the form to Minnesota Life. Please keep a copy of it. You also may want to give a copy to your BA.

As part of the evaluation of your application, you or your spouse may be asked to provide additional information. Minnesota Life also may request your medical records or that you undergo a brief health exam. If so, Minnesota Life will pay for it.

If your request for coverage is approved, Minnesota Life will send you a Notification Statement. Minnesota Life also will provide a copy to your BA, who will complete a Notice of Election or Summary of Change so the correct premiums are deducted from your paycheck.

If you have questions, contact Minnesota Life Medical Underwriting Customer Service at 800-872-2214.

**PEBA Needs Your Help with Eligibility Audit**

Your help is needed with the Dependent Eligibility Audit. Please encourage your employees to send their dependent eligibility documentation to PEBA Insurance Benefits. We are auditing the remaining employees of each group, and we will eventually get to yours. It will be easier on everyone if most of these employees complete the self-audit.

**You can view a list of your employees who have not yet been audited on the "Weekly Dependent Eligibility Report" in EBS.**

Ask your employees to gather the required documentation and complete the Self-Audit Dependent Verification Form. **Be sure to attach the form to the copies of the documents** before both are sent to

PEBA Insurance Benefits. You may want your employees to send you the documentation first so you can verify they have everything they need before they submit it.

To cover a *spouse*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit.

To cover a *stepchild*, PEBA Insurance Benefits requires:

- A copy of the subscriber's marriage license
- **Either** page 1 of the subscriber's latest federal tax return with the financial information marked out **or** the Continuing Marriage Affidavit
- The child's **long-form birth certificate**.

The Continuing Marriage Affidavit can be used instead of page 1 of the federal tax return. It is posted on the PEBA Insurance Benefits website under "Other Forms." The completed form must be notarized as proof that the subscriber and spouse are married.

## PEBA Update

Week ending February 13, 2015

### PEBA to Commemorate Presidents Day

In commemoration of Presidents Day, PEBA offices will be closed on Monday, Feb. 16. Our offices will reopen at 8:30 a.m. on Tuesday, Feb. 17.

### Sign Up for PEBA's Next ACA Webinar

*ACA: Administering Benefits* is the second of three webinars PEBA will offer about the Affordable Care Act (ACA). BAs will learn how the ACA changes the way benefits are administered for all benefits-eligible employees.

The webinar will be available at 10 a.m. and 11:30 a.m. on Feb. 18 and Feb. 19. To enroll, go to the Training Calendar and click on "Register."

The presentation will be conducted live by PEBA staff members. BAs will have a chance to ask questions and make suggestions. Internet access and a telephone are needed to participate.

### EBS and MyBenefits Will Be Temporarily Unavailable

EBS and MyBenefits will not be available from 5 p.m. on Friday, Feb. 20, until 8 a.m. on Monday, Feb 23, due to system maintenance.

### Here are Some New Life Forms and Terms

With PEBA's new life insurance vendor, Minnesota Life, you will find much is the same. We still offer Basic, Optional and Dependent life insurance. Employees who retire can still continue their term life insurance or convert it to an individual whole life policy.

An updated version of the *Insurance Benefits Guide* that will show changes related to life insurance is being prepared. Printed copies will not be distributed, but you may want to print parts of it for subscribers who do not have Internet access. The *BA Manual* will, as always, bring you the latest information on how to administer benefits.

Below are brief explanations of several new forms and some new terms with which you will want to become familiar. We've looked at some in detail in *PEBA Update* in the past few weeks and will continue to do so as the need arises.

### Enrollment

- **Evidence of Insurability** – Use this form when an employee or a dependent wants to apply for a higher amount of insurance than that for which he would normally be eligible. It replaces the Statement of Health form and is explained in detail in the Feb. 6 *Update*.

## Continuing Coverage

- **Retiree Life Continuation Election** – This is the form a retiree completes and submits to Minnesota Life to continue his Optional life insurance in retirement. The form must be submitted to Minnesota Life within 31 days of the date of retirement.
- **Conversion of Group Life Insurance Enrollment Form** – This is the form used to convert Basic, Optional or Dependent life insurance to an individual whole life policy. It is only available by contacting Minnesota Life at 866-365-2374. This form must be submitted within 31 days of the date of retirement or termination.
- **PEBA Coverage Verification Notice of Group Life Insurance** – This new form, which is behind the BA login, must accompany a request for continuation or conversion of life insurance.

## Claims

- **Notice of Claim for Accelerated Benefit** – The insured, the employer and the insured's doctor complete the form. Through the accelerated benefit, an employee or a covered dependent can receive up to 100 percent of his life insurance before his death if he has a life expectancy of less than 12 months.
- **Notice of Accidental Dismemberment and Loss of Sight Claim** – This is the form the employer, the insured and the insured's doctor complete to file a claim for accidental dismemberment or loss of sight. Accidental death is covered by the Notice of Death.
- **Notice of Death** – This form is used to begin filing a claim if an employee or one of his dependents dies. It is explained in detail in the Jan. 16 *Update*.

## Terms

- **Dependent Non-confinement provision** – If a dependent is hospitalized or confined because of illness or disease on the date his insurance would otherwise become effective, his effective date shall be delayed until he is released from such hospitalization or confinement. This does not apply to a newborn child. However, in no event will insurance on a dependent be effective before your (the subscriber's) insurance is effective.

**Please note:** This replaces MetLife's wording for the Deferred Effective Date provision for dependents.

- **Actively at Work requirement** – To be eligible to become insured or to receive an increase in the amount of insurance, you must be actively at work. This means you must be fully performing your customary duties for your regularly scheduled number of hours at the employer's normal place of business or at other places the employer's business requires you to travel.

If you are not working due to illness or injury, you do not meet the actively at work requirement. If you are receiving sick pay, short-term disability benefits or long-term disability benefits, you do not meet the actively at work requirement.

If you are not actively at work on the date coverage would otherwise begin, or on the date an increase in your amount of insurance would otherwise be effective, you will not be eligible for the

coverage or the increase until you return to active work. However, if the absence is on a non-work day, coverage will not be delayed provided you were actively at work on the work day immediately preceding the non-work day. Except as otherwise provided for in the insurance certificate, you are eligible to continue to be insured only while you remain actively at work.

Any insurance or increase in insurance that is elected or put in force while you are not actively at work will not be eligible for claim payment. You will receive a refund of premiums for any contributory insurance (insurance you paid for) for which you were not eligible.

**Please note:** This replaces MetLife's Deferred Effective Date provision wording.

### **Don't Forget to Schedule a Screening for Your Employees**

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If you have never hosted a screening for your employees, now is the perfect time to get started. Simply fill out the screening request form and fax it to 803-737-0557. If you've hosted a screening in the past, don't forget to contact us as soon as possible to lock in your date for 2015.

Regional screenings will continue to be offered. The Aiken regional screening will be Feb. 26 at USC Aiken. The registration deadline is Feb. 23.

#### **Please note:**

- For the most accurate screening, please fast for 12 hours before your appointment.
- Members whose primary coverage is Medicare are not eligible for the free screening.

If you have questions about the worksite screening program, contact Elliott McElveen at [EMcElveen@peba.sc.gov](mailto:EMcElveen@peba.sc.gov).

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If you have questions about the seminar or would like to reserve a date, send an email to [fieldservices.insurance@peba.sc.gov](mailto:fieldservices.insurance@peba.sc.gov).

**Remember: Seminars must be scheduled at least four weeks in advance. A minimum of 45 participants is required.**

### **Remind Your Employees of Eligibility Audit**

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## PEBA Update

Week ending February 20, 2015

### **SHP Members Unaffected by BCBSSC Decision**

BlueCross BlueShield of South Carolina (BCBSSC) announced Thursday it will no longer cover care from Lexington Medical Center and its affiliates in its Preferred Blue Network. **BCBSSC's decision will have absolutely no impact on State Health Plan members.** State Health Plan members will continue to be covered for services provided by Lexington Medical Center and its affiliates. The State Health Plan is a self-funded plan, and it negotiates its own contracts with hospitals and physicians. The State Health Plan contracts with BCBSSC for claims processing and other administrative services.

### **BINs Will be Available Through EBS**

When BAs log in to EBS on Monday, they will find an upgrade that should make their job a bit easier. They will have access to an employee's Benefits ID Number (BIN) without the risk of asking an employee to send it to them by mail or email.

Please note: Minnesota Life forms require the employee's BIN.

To get a BIN, an authorized EBS user should go to the Subscriber Inquiry screen and type in the subscriber's Social Security number (SSN) or name. On the ID Data page, the BIN will be listed under the subscriber's SSN.

### **Additional ACA Webinars are Being Added**

In response to the continuing demand, new sessions of the webinar *ACA: Administering Benefits* are being added.

Space is available at 2:30 p.m. on Feb. 26 and 10 a.m. on March 3. To enroll, go to the Training Calendar and click on "Register." Check the calendar often for additional sessions.

The webinar is the second of three PEBA will offer about the Affordable Care Act. In it, BAs will learn how the ACA changes the way benefits are administered for all benefits-eligible employees.

The presentation will be conducted live by PEBA staff members. BAs will have a chance to ask questions and make suggestions. Internet access and a telephone are needed to participate.

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Regional screenings are still offered. The Aiken regional screening will be Feb. 26 at USC Aiken. The registration deadline is Monday, Feb. 23.

**Please note:**

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- The child's **long-form birth certificate**.

The Continuing Marriage Affidavit can be used instead of page 1 of the federal tax return. It is posted on the PEBA Insurance Benefits website under "Other Forms." The completed form must be notarized as proof that the subscriber and spouse are married.

## PEBA Update

Week ending February 27, 2015

### **Anthem Breach May Impact Some State Insurance Plan Members**

On Monday, February 23, 2015, BlueCross BlueShield of South Carolina (BCBSSC) informed the South Carolina Public Employee Benefit Authority (PEBA) that some current and former State Health Plan members and former BlueChoice HealthPlan HMO members may have been affected by the Anthem Inc., data breach that was announced January 29, 2015.

**Please be assured that neither PEBA's nor BCBSSC's computer systems were breached. PEBA's commitment to data security remains constant and is always at the forefront of the agency's operations.**

BCBSSC and Anthem are evaluating the extent of the breach and identifying the individuals who may have been impacted. Data that was breached includes information for members who received services as part of the BlueCard® program in one of the 14 states in which Anthem operates: California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri, Nevada, New Hampshire, New York, Ohio, Virginia and Wisconsin.

The BlueCard® program applies when members receive care outside of South Carolina. The out-of-state health care providers file claims with the BCBS affiliate in their respective state and the information is securely passed between the BCBSSC and other BCBS affiliate's systems to process claims. PEBA encourages current or former State Health Plan member or former BlueChoice HealthPlan HMO members who know they received health care provider services in one of the states listed above and believe they may have been impacted to read the information on Anthem's website at [www.anthemfacts.com](http://www.anthemfacts.com) and [www.anthemfacts.com/faq](http://www.anthemfacts.com/faq).

Federal law requires that affected members be notified by mail. Those letters will let affected members know about the breach and any free identify repair and credit monitoring services to be provided by Anthem.

PEBA is closely monitoring this situation and will provide updates as additional details become available. For now, more information about the breach may be found at [www.anthemfacts.com](http://www.anthemfacts.com) and [www.anthemfacts.com/faq](http://www.anthemfacts.com/faq).

PEBA is Serious about Protecting Member Information - Learn more about how PEBA is working to keep your personal information safe and secure.

### **Behind the Scenes of the State Health Plan**

Negotiations between BlueCross BlueShield of South Carolina and Lexington Medical Center concluded this week, keeping the hospital and its affiliates in the insurer's Preferred Blue Network. As was explained in the Feb. 20 *PEBA Update*, State Health Plan members would not have been affected if an agreement had not been reached. Here is more information about how the State Health Plan works and why these contract negotiations had no impact on the plan's members.

The State Health Plan, administered by the Public Employee Benefit Authority (PEBA), is self-insured. PEBA does not pay premiums to an insurance company. Subscribers' premiums and employers' contributions are placed in a trust account set up by the state to pay claims and administrative costs. Only about 4 percent of the funds collected as premiums go toward administrative costs.

As a self-insured plan, the State Health Plan negotiates its own network of providers, and it sets the rates it will pay to providers. **The State Health Plan generally pays all providers the same if they participate in its network.** BlueCross BlueShield of South Carolina processes claims and performs other administrative services. Setting rates for the State Health Plan's provider network is not among them.

PEBA determines what benefits are offered to public employees and is financially responsible for the cost of those benefits. By using their benefits wisely, subscribers and their dependents play an important role in helping PEBA maintain the low costs of the State Health Plan.

### **LifeBenefitsExtra Should Make Life Easier for BAs**

Minnesota Life's LifeBenefitsExtra (LBE) website, which goes live March 2, will make it easier for BAs to administer their employees' life insurance. BAs will receive weekly "snapshot" emails about any evidence of insurability (EOI) and claims activity for their employees during the previous week. This includes approvals and denials of requests for higher levels of coverage, as well as other actions.

Within LBE, BAs will be able to:

- Look up the status of EOI submissions
- Look up the status of claim submissions
- Create EOI- and claim-related reports using "Report Builder"
- View these video tutorials:
  - Exploring personal profile pages
  - Creating reports
  - Submitting an e-claim
  - Additional features
- Transmit electronic documents via "File Exchange"
- Contact Minnesota Life team support members
- Look up information about their retirees who continued coverage
- Obtain answers to "Frequently Asked Questions."

It's important to note that BAs will only have access to information about employees and retirees from the locations for which the BA is responsible. This means a BA will not be able to view employees and retirees from locations other than his own.

The week of March 2, Minnesota Life will start sending “Welcome Letters” to BAs. The letter contains the BA’s permanent User ID and asks him to contact Minnesota Life to obtain his temporary password. When a BA logs into LBE for the first time he will be prompted to create a permanent password. The letter also provides the website address for PEBA’s LBE site.

[Click here](#) for a tutorial on the LBE site. Please give the tutorial a moment to load.

For more information about LifeBenefitsExtra, contact Minnesota Life at 877-494-1754.

### **BAs Now Have Access to Employees' BINs**

Through EBS, BAs now have access to an employee's Benefits ID Number (BIN) without the risk of asking the employee to send it to them by mail or email.

**Please note: Minnesota Life forms require the employee's BIN.** Always be careful to include it when it is requested.

To get a BIN, an authorized EBS user should go to the Subscriber Inquiry screen and type in the subscriber’s Social Security number (SSN) or name. On the ID Data page, the BIN will be listed under the subscriber’s SSN.

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#### **Please note:**

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- Members whose primary coverage is Medicare are not eligible for the free screening.

If you have questions about the worksite screening program, contact Elliott McElveen at [EMcElveen@peba.sc.gov](mailto:EMcElveen@peba.sc.gov).

Registration is now open for the Beaufort regional screening on March 31. [Click here](#) to register.

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