

January 8, 2016

Enjoy a new PEBA website experience!

IRS extends deadline for filing forms 1094-B, 1095-B, 1094-C and 1095-C

Employer Advisory Group to meet

New SHP ID cards are arriving

Welcome to our new PEBA Update

"Live Chat"

ACA files available

Visit the PEBA Health Hub

You know what happens when you use tobacco.
But what about when you quit?

Ready-to-use marketing materials for tobacco cessation and other PEBA Perks are available for your use on PEBA's Health Hub!



Welcome to our new format for PEBA Update

To accompany PEBA's new website, we have redesigned

Enjoy a new PEBA website experience!

On January 1, 2016, the South Carolina Public Employee Benefit Authority (PEBA) launched a new website, www.peba.sc.gov. The new site combined the insurance website (www.eip.sc.gov) and retirement website (www.retirement.sc.gov) into one consolidated agency site.

Now, members and employers have easy access to all

PEBA Update. It will continue to bring you the latest information you need to do your job and to help your employees make the most of their benefits. We hope you enjoy it.

"Live Chat" provides general information

"Live Chat" on PEBA's website, www.peba.sc.gov, is a helpful resource for subscribers. However, it is designed to provide general information.

If you, as a benefits administrator, have specific questions, please contact PEBA's Customer Contact Center at 888.260.9430. Press "1" for insurance questions and "7" to speak with a counselor. We will be happy to assist you.

ACA files available

Last week, several employers' Affordable Care Act (ACA) files for active employees were removed from EBS in error. Your files are now accessible on the Employee Benefits Services (EBS) website under the Enrollment Reports tab.

their benefits information on one site. The new site offers detailed information about insurance benefits and retirement plans, links to helpful resources and access to third-party vendor websites. It also includes a consolidated calendar of events, training and seminars.

For members

Members have access to their individual information via [MyBenefits](#) for insurance information and [Member Access](#) for retirement information. There are quick links on the homepage of the new site.

For employers

Employers can initiate and process transactions via [Employee Benefits Services \(EBS\)](#), PEBA's insurance benefits' enrollment database, and [Electronic Employer Services \(EES\)](#), PEBA's retirement benefits' database for employees. Quick links are also available on the homepage of the new site. The BA login, which was on the insurance site, has been removed. Information specifically for employers is under "Employers" under the Insurance Benefits and Retirement Benefits sections.

We want to hear from you

Your feedback is important to us. Please take a moment to complete this [short survey](#) about our new website. This feedback will help us serve you better and provide access to the information you need about your benefits.

IRS extends deadline for filing forms 1094-B, 1095-B, 1094-C and 1095-C

On December 28, the U.S. Department of the Treasury and the Internal Revenue Service (IRS) issued Notice 2016-4 that announced a limited extension of the early due dates for the 2015 reporting requirements for employers and insurers under the Affordable Care Act (ACA).

The extension is intended to provide employers, insurers and other providers of minimum essential coverage

additional time to implement systems and procedures in this first year in order to gather, analyze, and report information about the health coverage they offer and provide. Specifically, the notice extends the due date for furnishing to individuals form 1095-C and form 1095-B from January 31, 2016, to March 31, 2016. The notice also extended the due dates for filing form 1094-B and form 1094-C with the IRS from February 29, 2016 to May 31, 2016, if not filing electronically, and from March 31, 2016, to June 30, 2016 if filing electronically.

This extension will provide employers and insurers a limited additional period of time to meet the ACA requirements. The additional time provided to employers and insurers will not materially affect the IRS's ability to use the information provided to verify compliance. In addition, the IRS is prepared to begin accepting the reporting in January, and employers are encouraged to begin reporting to employees and other individuals as soon as possible.

As of now, forms issued to employees of members of "The State" ALE will be sent by the original due date of January 31, 2016. Plans also call for forms issued to retirees, survivors and COBRA subscribers of "The State" ALE, as well as any employer who designated PEBA as the DGE, to be sent by the original due date of January 31, 2016.

Most individual taxpayers will not be affected by this extension. Like last tax filing season, most will simply check a box on their tax return indicating that they had health coverage for the entire year. The forms provide individuals with a record of their health coverage but do not need to be attached to the tax return. [Click here](#) for more information.

Employer Advisory Group to meet January 20

An open discussion with Jennifer Dolder, PEBA's director of Employer Services, is scheduled from 10 a.m. until

noon on Wednesday, January 20, at PEBA's office, 202 Arbor Lake Drive, Columbia.

If you are interested, email

EmployerServices@peba.sc.gov to register. If space is available, a confirmation email will be sent to you. We look forward to hearing from you! If you are unable to attend in January, the next session will be on Wednesday, February 10.

Between March and June 2016, discussions will focus on the concerns of specific groups of employers:

- March 16 - State agencies
- April 20 - Higher education institutions
- May 18 - School districts
- June 15 - Local governments and municipalities.

New SHP ID cards are arriving

In addition to an ID card for Express Scripts, the State Health Plan's new pharmacy benefit manager, subscribers will receive a new State Health Plan (SHP) ID card.

The new card is similar to the old one except that it includes PEBA's new logo and doesn't list a "Pharmacy" telephone number on the back. The number for Express Scripts Customer Service, 855.612.3128, is on the prescription drug ID card.

There is sticker on the SHP card that gives subscribers a number to call to allow them sign up to receive text messages with wellness reminders and links that will help them take advantage of their health benefits.

Please share this information with any subscribers who may have questions about the card.



202 Arbor Lake Drive
Columbia, SC 29223

803.737.6800 | 800.260.9430
www.peba.sc.gov
Monday-Friday, 8:30 a.m.-5 p.m.

Not all employers participate in a PEBA-administered retirement plan or insurance programs. Please disregard any information not applicable to you.

STAY CONNECTED



January 15, 2016

Holiday closing

State ORP open enrollment began January 1, 2016

Midlands regional colonoscopy workshop set

Change links to new PEBA websites

Update is like National Geographic-- worth saving!

BA Directory will be back soon

PEBA TV is on the air!

You know what happens when you use tobacco.
But what about when you quit?

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Visit the PEBA Health Hub

Change links to new PEBA website

PEBA appreciates your help in providing insurance and retirement benefits information to your employees and encourages you to use materials on our website in communications with those you serve.

Now that PEBA has a combined

Holiday closing

PEBA's offices will be closed on Monday, January 18, in commemoration of Martin Luther King, Jr. Day. Our offices will reopen at 8:30 a.m. on Tuesday, January 19.

State ORP open enrollment began January 1, 2016

agency website, you will need to update any links to the old insurance and retirement websites. For example, if the Insurance Benefits Guide is on your Intranet, please be sure the link to it goes [here](#).

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We hope you are enjoying *PEBA Update's* new design. We will continue to provide the latest information you need to do your job and to help your coworkers make the most of their benefits.

While the information in *Update* is timely, you may want to refer to it in the future. To make that possible, you may wish to create an email folder to save copies of *Update*.

Copies of stories in the 2015 *PEBA Updates* are at <http://www.peba.sc.gov/archives.html>.

Annual open enrollment for the State Optional Retirement Program (State ORP) began January 1 and continues to March 1, 2016.

During annual open enrollment, all State ORP participants have the option to change investment providers. State ORP participants between one and five years of State ORP participation may also make an irrevocable switch to the South Carolina Retirement System (SCRS) during annual open enrollment. More information on annual open enrollment may be found online.

[Learn more about State ORP now.](#)

Life vendor now referred to as "Securian"

The term life insurance offered through PEBA is underwritten by Minnesota Life, a Securian Financial Group affiliate. The vendor is now referred to by its corporate name "Securian," in PEBA publications, including *PEBA Update*, the *Benefits Administrator Manual* and the *Insurance Benefits Guide*.

Note: Emails from Securian contain the following domain name: firstname.lastname@securian.com. To ensure you receive information and updates from Securian, you may need to ask your information technology staff to add Securian's email domain name to your safe list.

Midlands regional colonoscopy workshop set

An opportunity to learn more about colonoscopy screenings will be offered from **noon until 1 p.m. on Friday, January 22**, in the Canal Room at Edventure Children's Museum, 211 Gervais Street, Columbia, S.C.

Dr. March Seabrook, M.D., FACP, Consultants in Gastroenterology, will be the featured speaker. A light lunch will be provided.

A regular colorectal cancer screening is one of the best ways to prevent colorectal cancer. Colonoscopy screenings can find and remove colon growths before they develop into cancer. Unfortunately, only about half of people eligible for colorectal cancer screenings get the tests. Don't miss this opportunity to learn more about the advantages of a colonoscopy screening.

Click [here](#) to register for the workshop by January 20. If you have questions, please email wellness@peba.sc.gov or call 803.737.3823.

BA Directory will be back soon

The BA Directory that was on the former Employee Insurance Program website will be posted on EBS soon. We realize this is an important tool that is used by many benefits administrators. In the interim, PEBA will email the January directory to benefits administrators next week.

PEBA TV is on the air!

PEBA now has a YouTube channel, PEBA TV, where you will find our videos. [Here's the link](#). Tell your employees to be sure to subscribe - and we hope you do too!



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January 22, 2016

ACA replacement files coming soon

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Change links to new PEBA website

PEBA appreciates your help in providing insurance and retirement benefits information to your employees and encourages you to use materials on our website in communications with those you serve.

ACA replacement files coming soon

PEBA staff members have worked diligently on the Affordable Care Act (ACA) files posted on the Employee Benefits Services (EBS) website; however, we have discovered errors in the files. We apologize for the inconvenience this may cause those of you who have already used the files. We recommend that

Now that PEBA has a combined agency website, you will need to update any links to the old insurance and retirement websites. For example, if the Insurance Benefits Guide is on your Intranet, please be sure the link to it goes **here**.

Update is worth saving!

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you do not rely on the data in the previous files, even though all of the reports may not be affected by the error.

Our staff is working as quickly as possible to produce new files that reflect every effort at our disposal to assure the quality of the data we provide to you.

Due to the complexity of the ACA's provisions and reporting requirements, it has been challenging to produce these files. Please know we are committed to assuring you have accurate information with which to do your job. PEBA will post replacement files to EBS as soon as possible. We will send you an email when the replacement files are accessible.

Please remember that on December 28, the U.S. Department of the Treasury and the Internal Revenue Service (IRS) issued Notice 2016-4, which announced a limited extension of the early due dates for the 2015 reporting requirements for employers and insurers under the ACA.

The extension is intended to provide employers, insurers and other providers of minimum essential coverage additional time in this first year to implement systems and procedures to gather, analyze and report information about health coverage they offer and provide. The notice extends the due date for furnishing to individuals form 1095-C and form 1095-B from January 31, 2016, to March 31, 2016. The notice also extended the due dates for filing form 1094-B and form 1094-C with the IRS from February 29, 2016, to May 31, 2016, if not filing electronically, and from March 31, 2016, to June 30, 2016, if filing electronically.

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Most individual taxpayers will not be affected by this extension. Like last tax filing season, most will simply check a box on their tax return indicating that they had health coverage for the entire year. The forms provide individuals with a record of their health coverage but do not need to be attached to the tax return.

If you have questions about ACA reporting or the files on EBS, please contact Denise Hunter at dhunter@peba.sc.gov.

Two SHP exclusions in printed IBG corrected

State Health Plan exclusions 37 and 38, as they appear on Page 76 in the printed 2016 Insurance Benefits Guide (IBG), are in error. The corrected version of [the IBG](#) is on the Insurance Resources page of the PEBA website.

Exclusion 37 now reads, "Intentionally self-inflicted injury, or injuries from attempted suicide, that do not result from a medical condition or an act of domestic violence."

What was formerly exclusion 38 has been removed. It read, "Services or supplies to treat a condition or injury resulting from an act of domestic violence." The domestic violence language in the IBG was incorrect. Coverage of injuries as a result of domestic violence has never been a State Health Plan exclusion.

IRS has released updated withholding tables

The Internal Revenue Service has released updated income-tax withholding tables for calendar year 2016, and PEBA has implemented them. The changes will be reflected in the January 2016 annuity payments.

Payees (anyone who receives an annuity check from PEBA) typically do not need to take any action. If changes are necessary, payees may send PEBA a Withholding Certificate for Monthly Benefit Payments ([Form 7202](#)). Payees also may view and make changes to their income tax withholdings online at any time through [Member Access](#).

Handle medical emergencies through EBS beginning February 1

Beginning February 1, medical emergencies must be handled through Employee Benefits Services (EBS).

When assisting an individual with a medical emergency, log in to EBS. Then key in and complete the transaction.

When you have completed the transaction and have the documentation, if any, call the BA Contact Center. You will be given a number to use to fax the documentation to PEBA. The contact center representative will then release the transaction and update the vendor.

For more information about handling medical emergencies, see page C-26 of the Benefits Administrator Manual.

How to get a prescription ID card

Members should have received a welcome packet from Express Scripts that included a new prescription drug identification card. However, those who have not received their cards, or need to order replacement cards, have three ways to request cards.

Option 1: Register from your computer:

1. Go to [Express-Scripts.com](https://www.express-scripts.com).
2. Click on the "Register Now" button.
3. Enter your information and create a log in. Be sure to have your member ID number ready. Your member ID is your Benefits Identification Number (BIN) from your State Health Plan ID Card. Enter the numbers only.
4. Click on "Register now" and you are on your way!

Option 2: Register from your mobile device:

1. Go to [Express-Scripts.com](https://www.express-scripts.com) or download Express Scripts' mobile app.
2. Select the "Register Now" tab.
3. Enter your information and create a log in. Be sure to have your member ID number ready. Your member ID is your Benefits Identification Number (BIN) from your State Health Plan ID Card. Enter the numbers only.
4. Click on "Register now" and you are on your way!

Option 3: Call Express Scripts

1. Call Express Scripts Customer Service at 855.612.3128.
-

Florence regional diabetes education workshop set

An opportunity to learn more about diabetes will be offered from **noon until 1 p.m. on Tuesday, January 26, in Frances Marion University's Stokes Administration Building, Room 114, located at 4822 East Palmetto Street, Florence, S.C. 29506.**

Elizabeth Commander, R.N., B.S.N., Diabetes Educator II at Novo Nordisk, Inc., will be the speaker.

This workshop will provide tips to help you manage your diabetes and pre-diabetes. When it comes to diabetes, knowledge is power. The more you know about the disease, the better you will be able to manage or delay it. Don't miss this opportunity to learn more about diabetes.

Click [here](#) to register for the workshop. If you have questions, please email wellness@peba.sc.gov or call 803.737.3823.

Space still available for Greenville regional screening

The South Carolina Public Employee Benefit Authority is sponsoring a regional preventive screening on **Thursday, January 28, 2016, in the David H. Wilkins Conference Center at Roper Mountain Science Center, 402 Roper Mountain Road, Greenville, S.C.**

This benefit is provided at no cost to employees, retirees, COBRA subscribers and their covered spouses if their primary coverage is the Standard Plan or the Savings Plan. The screening includes blood work, a health risk appraisal, height and weight measurements, a blood pressure check and lipid panels.

Click [here](#) to learn how to register for the screening.



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January 29, 2016

MyBenefits and EBS sites to undergo maintenance

Clemson regional tobacco cessation workshops

Handle medical emergencies through EBS

MassMutual changed service providers

Forms 1099-R being mailed

ACA files available on EBS

be aware and prepare

A sure way to an unsure future is to put off planning for retirement

Retirement Readiness resources are available for your use on PEBA's website



[View Retirement Readiness resources](#)

IRS has released updated withholding tables

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Payees (anyone who receives an

MyBenefits and Employee Benefits Services (EBS) sites to undergo maintenance

MyBenefits and EBS websites will be unavailable Saturday, January 30, due to scheduled site maintenance. Both sites should be back online Sunday, January 31. We apologize for any inconvenience this may cause.

Clemson regional tobacco cessation workshops set

annuity check from PEBA) typically do not need to take any action. If changes are necessary, payees may send PEBA a Withholding Certificate for Monthly Benefit Payments ([Form 7202](#)). Payees also may view and make changes to their income tax withholdings online at any time through [Member Access](#).

Update is worth saving!

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Copies of stories in the 2015 *PEBA Updates* are located [here](#).

Two Quit for Life tobacco cessation workshops will be offered on Thursday, February 4 at Clemson University. The hour-long program, scheduled for 10 a.m. and 2 p.m., will be held in room 118 of the Academic Success Center which is located at 836 McMillan Road, in Clemson.

Paul Slack, M.S., Certified Worksite Wellness Program Manager at BlueCross BlueShield of South Carolina, will be the speaker.

Quit for Life participants receive tailored quit plans and support tools which include calls from expert Quit Coaches, access to an on-line learning community, a printed workbook and medication support. You will not want to miss this opportunity to learn more about the Quit for Life program and how it can help you become one step closer to living a tobacco-free life.

Registration for the morning workshop is located [here](#). To register for the afternoon workshop click [here](#). If you have questions, please email wellness@peba.sc.gov or call 803.737.3823.

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When you have completed the transaction and have the documentation, if any, call the BA Contact Center. You will be given a number to use to fax the documentation to PEBA. The contact center representative will then release the transaction and update the vendor.

For more information about handling medical emergencies, see page C-26 of the Benefits Administrator Manual.

MassMutual changed service providers

MassMutual is one of four investment vendors that administer the State Optional Retirement Program (State ORP) for PEBA. Effective December 7, 2015, MassMutual launched a new service structure for State ORP participants. The new service structure includes consultative services through MassMutual's retirement education specialists. The financial advisors with Edward Jones will no longer work with MassMutual to provide support to State ORP participants.

Who do employers and participants go to for support?

Employers who participate in State ORP do not need to take any action. MassMutual notified State ORP participants about the service structure change by mail. MassMutual has its own retirement education specialists who can help you and your participating employees. MassMutual's employees conduct group and one-on-one meetings. They can assist participants with their retirement planning questions, rollovers into the State ORP and general State ORP education. The assigned retirement education specialists for the State ORP are David Bennett and Charlyne Cottrell. Their contact information is listed below:

David Bennett

Email: DavidBennett@massmutual.com

Cell: 803-404-0019

Charlyne Cottrell

Email: CCottrell@massmutual.com

Cell: 843-615-4634

Have questions?

For any questions regarding this change please contact the MassMutual Account Management Team at 800.637.6444, ext. 59435.

Forms 1099-R being mailed

Forms 1099-R for 2015 are being mailed to annuity recipients this week. Please allow two weeks for delivery. Remember, annuitants can access and print their Form 1099-Rs any time through [Member Access](#).

ACA files available on EBS

PEBA staff have worked diligently on the Affordable Care Act files, and new replacement files have been posted on the [Employee Benefits Services \(EBS\)](#) website. Our staff worked as quickly as possible to produce new files to assure the quality of the data we are providing to you. We appreciate your patience throughout this process.

When reviewing your files on EBS, we ask that you please keep the following information in mind:

- **If you have an employee who retired or left employment and enrolled in COBRA, all of the coverage for that employee and his dependents will be reflected on the file.** Per the Internal

Revenue Service (IRS), an individual should not receive both a 1095-C and a 1095-B form with the same Employer Identification Number. Therefore, all of the employee's coverage should be reported on the 1095-C form.

- **Coverage information for Medicare-primary individuals is not included on the file.** For example, if a retiree or COBRA subscriber is enrolled in coverage all year but became Medicare-eligible in July 2015, you will only see the months of January through June 2015 reflected on the file. You are not responsible for reporting coverage information for an individual once Medicare becomes primary.
- **Coverage information for TRICARE subscribers and dependents is not included on the file.** TRICARE is a supplemental plan and the responsible government department or agency is the entity responsible for reporting coverage to the IRS.

Please remember that the U.S. Department of the Treasury and the IRS issued a notice announcing a limited extension of the early due dates for the 2015 reporting requirements for employers and insurers under the Affordable Care Act (ACA). The notice extends the due date for furnishing to individuals form 1095-C and form 1095-B to March 31, 2016 from January 31, 2016. The notice also extended the due dates for filing form 1094-B and form 1094-C with the IRS to May 31, 2016, from February 29, 2016, if not filing electronically, and to June 30, 2016, from March 31, 2016, if filing electronically.

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