

## PEBA Update

### Week ending November 6, 2015

#### PEBA closed on Veterans Day

In observance of Veterans Day, PEBA's offices will be closed on Wednesday, November 11. Our offices will reopen at 8:30 a.m. on Thursday, November 12.

#### Open enrollment ends November 6

Eligible individuals may make open enrollment changes, including changes in MoneyPlus accounts, until 11:59 p.m. today, November 6.

Benefits administrators have until Friday, **November 20, 2015**, to approve open enrollment changes using Employee Benefits Services (EBS) and to submit open enrollment Notice of Election forms to PEBA.

**Please note:** November 6 is the last day to enroll in the State Dental Plan or the State Dental Plan/Dental Plus for 2016 and 2017. However, subscribers have until December 31, 2015, to drop State Dental Plan and/or Dental Plus coverage for themselves and eligible family members for the 2016-2017 plan years. **No other changes may be made after November 6.**

#### ACA test files now posted on EBS

The full ACA test files for employers who are not members of "The State" ALE are posted on Employee Benefits Services (EBS) behind the "Enrollment Reports" tab.

- Employers that designated PEBA as their Designated Governmental Entity (DGE) will find a sample file for their active employees.
- Employers that did not designate PEBA as their DGE will find two files: one for their active employees and one for their non-Medicare retiree, survivor and COBRA subscribers.

The file format is tilde delimited and is raw data that can be converted or imported. To ease importing, these files do not have headings. For headings, here is a sample file layout.

The actual files for employers to use for reporting purposes will be sent to employers through EBS the last week in December.

#### Employer Advisory Group to meet November 18

An open discussion with Jennifer Dolder, PEBA's director of Employer Services, is scheduled from 10 a.m. until noon on Wednesday, November 18, at PEBA's office, 202 Arbor Lake Drive, Columbia.

Space is limited to eight participants. If you are interested, email [EmployerServices@peba.sc.gov](mailto:EmployerServices@peba.sc.gov) to register. In the subject line, include your employer group/code number and the date of the session you

would like to attend. If space is available, a confirmation email will be sent to you. We look forward to hearing from you!

### **Screenings set in Darlington, Anderson**

The last two regional preventive screenings of 2015 will be in Darlington and Anderson counties.

As part of PEBA's wellness initiative, the screenings are offered at no charge to employees, retirees, COBRA subscribers and their covered spouses whose primary health coverage is the Standard Plan or the Savings Plan. The screening includes blood work, a personal health risk appraisal, height and weight measurements, a blood pressure check and lipid panels. A 12-hour fast before the screening produces the most accurate results.

Members can register for a screening on [www.eip.sc.gov](http://www.eip.sc.gov). Select "Health and Wellness Programs" and then "Event Registration."

- The Darlington screening will be on November 20 at Darlington County School District Administration Building #6, 120 E. Smith Ave., Darlington, S.C.
- The Anderson screening will be on December 4 at Anderson Community Long Term Care, 3215 Martin Luther King Jr. Blvd., Anderson, S.C.

The preventive screening is also offered without an appointment at more than 50 Doctors Care offices throughout the state and at some other participating providers with an appointment.

## PEBA Update

Week ending November 13, 2015

### It's time to wrap up open enrollment

Open enrollment ended November 6, but there is still much for benefits administrators to do. Here are the deadlines and guidelines for submitting paperwork to PEBA:

- **Transactions in red on the approval tab should be approved now.** Please start approving transactions that do not require documentation and transactions for which documentation has already been provided, so PEBA can begin processing these transactions.
- **The deadline for approval of all transactions on the BA console is November 20.** Please do not wait until November 20 to start approving transactions.
- **Please do not wait to send all enrollment documents for your group at the same time.** If you have Notices of Election (NOEs) or Summaries of Change (SOCs) that are complete and have all the documentation, send them to PEBA now, so we can begin processing.
- All NOEs and SOCs need to be **postmarked** by **November 20** unless the subscriber has not yet provided documentation.
- NOEs and SOCs for subscribers who have not provided documentation by **November 20** should be held by the benefits administrator until documentation is received. When documentation is received, mail the NOE/SOC to PEBA. All remaining NOEs/SOCs need to be **postmarked** by **December 1**.
- **If documentation is not postmarked by December 1, the open enrollment transaction will not be accepted, and none of the changes will be applied.** If the subscriber knows he will not have the documentation by December 1 and he made other changes during open enrollment, he needs to complete a revised open enrollment NOE.
  - For example: An employee increased his Optional Life and added his child, who has never before been covered, to vision coverage. On November 28, the subscriber contacts his benefits administrator and states he will not have the child's birth certificate in time. The subscriber should complete a revised open enrollment NOE to increase Optional Life. The benefits administrator should write "Revised OE – Subscriber could not get documentation" on the revised NOE and attach a copy of the original open enrollment NOE adding the child. This will let PEBA know the employee initiated the change by November 6. PEBA will increase the life insurance, but the child will not be added to coverage.
- If an open enrollment NOE or SOC is **rejected** because of documentation, the documentation being mailed to PEBA needs to be postmarked by no later than **December 1**. If the documentation is received after the deadline, the transaction will not be applied. **There is not a 60-day period to correct open enrollment rejections. All rejected open enrollment transactions need to be corrected by December 1.**

Please remember:

- The deadline for enrolling in MoneyPlus accounts was 11:59 p.m. on November 6. WageWorks needs to receive all MoneyPlus enrollment forms by **November 20**.
- November 6 was the last day to enroll in the State Dental Plan or the State Dental Plan/Dental Plus for 2016 and 2017. However, subscribers have until December 31, 2015, to drop State Dental Plan and/or Dental Plus coverage for themselves and eligible family members for the 2016-2017 plan years. **No other changes may be made.**

### **ACA test files have been revised**

Since putting the ACA test files on EBS, PEBA has received a lot of great feedback! As a result, PEBA corrected the file and modified the file format.

The old files were removed from EBS and will be replaced with new test files very soon. The new files will be fixed width and each field (except GROUP) will be delimited by a tilde ( ~ ) in the first position. There will be no leading blanks. Benefits administrators will be able to access the files using either Delimited or Fixed width methods. Converting the files to other platforms will be much easier. Click here for a full description of the 1095-C and 1095-B file layouts.

The actual files for employers to use for reporting purposes will be sent to employers through EBS the last week in December.

### **Please make sure members' Social Security numbers are correct**

As the end of the year approaches, PEBA – and employers who participate in PEBA’s insurance program – need to be prepared to issue the federal Form 1095 to all individuals covered by health insurance. The form shows members have minimum essential coverage, as required by the Affordable Care Act (ACA).

If any of your Notice of Election forms or Summaries of Change have been rejected, please correct them promptly so any issues can be resolved before the Form 1095s are issued.

PEBA needs members’ accurate Social Security numbers (SSNs) as soon as possible. Here is how to provide them:

- On Employee Benefits Services, please check Report HIS543NP, which lists any dependent over one year old who does not have a SSN. The SSNs must be sent to PEBA on the Dependent Social Security Number Form, which is on [www.eip.sc.gov](http://www.eip.sc.gov). Select “Forms” and then “Other Forms.”
- Please do not make up SSNs. If the numbers aren’t accurate, the Internal Revenue Service (IRS) won’t be able to match Form 1095 with the individuals to show they have complied with provisions of the ACA.

Below is a short notice you may want to share with subscribers:

Form 1095 provides information needed to report on your income tax return showing that you, your spouse, and individuals you claim as dependents had qualifying health coverage (referred to as “minimum essential coverage”) for some or all months during the year. The law requires coverage

providers to list Social Security numbers (SSNs) on this form. If you don't provide your SSN and the SSNs of all covered individuals to your employer, the Internal Revenue Service (IRS) may not be able to match the Form 1095 with the individuals to determine that they have complied with the individual shared responsibility provision of the Affordable Care Act.

The need for accurate SSNs is explained in more detail in [this article](#) on the IRS website. Here is [more information](#) in a question-and-answer format.

### **Join us for the Great American Smokeout on November 19**

*Benefits administrators are encouraged to share this article with employees to promote the Great American Smokeout.*

If you're a smoker, quitting is the single most important step you can take to protect your health and the health of your loved ones. Smoking causes immediate damage to your body and it threatens your future with increased health risks including but not limited to lung cancer, heart disease and stroke.

Many people have probably urged you to quit smoking, but we all know that quitting can be hard. That's where the American Cancer Society's Great American Smokeout can help. This event takes place on November 19 and encourages smokers to quit or to use the day to make a plan to quit. Free help is available at 800.QUIT.NOW (800.784.8669). When you quit smoking during the Great American Smokeout, you have the support of many other people across the nation.

Please contact PEBA at [wellness@peba.sc.gov](mailto:wellness@peba.sc.gov) if you have any questions about tobacco cessation benefits offered to State Health Plan members.

### **School districts please note**

South Carolina public school districts recently received an email from Benefit focus that said PEBA has a new partnership with the company.

PEBA is currently working on a pilot project with Benefit focus but has not entered into a partnership with this third-party. Benefit focus is not part of PEBA. PEBA is not endorsing or promoting enrollment with Benefit focus for employer Affordable Care Act (ACA) reporting purposes.

### **EES users can download retirement data through "Data Downloads"**

Authorized Electronic Employer Services (EES) users can download retirement data for their agency by requesting data files through the "Data Downloads" option on EES. These files are now available and may be beneficial to employers for work force planning:

1. Active Service Totals – a list of active members and their service totals

2. Ready Set Go – a list of employees who are projected to meet minimum retirement eligibility requirements by the date specified (projecting service and age, and assuming continuous full-time service)
3. Working Retirees – a list of working retirees as reflected in reported retiree contributions, return-to-work dates, and retirement applications being processed

File requests are submitted by the EES user and are ready the next business day or sooner. If desired, the user can be notified by email when the file is ready. The files are available in both text and Excel format and expire 90 days after the requested date. If your current EES access does not have the "Data Downloads" option, please email [eessupport@peba.sc.gov](mailto:eessupport@peba.sc.gov) for assistance.

### **Encourage subscribers to check addresses**

Please ask subscribers to go into MyBenefits to make sure their address is correct, especially if they have moved or plan to move soon.

It is important that addresses be up-to-date to ensure that subscribers receive explanations of benefits and other important information, including Form 1095. They will receive Form 1095 by January 31 and will need it to file their 2015 federal income tax return. The form shows the subscriber has "minimum essential" health insurance coverage, as required by Affordable Care Act.

## PEBA Update

### Week ending November 20, 2015

#### PEBA closed for Thanksgiving

In observance of Thanksgiving, PEBA's offices will be closed on November 26-27. Our offices will reopen at 8:30 a.m. on Monday, November 30.

*PEBA Update* will not be published the week ending November 27.

#### Here's how to drop Dental Plus

Subscribers have until December 31, 2015, to drop Dental Plus coverage for themselves and their eligible dependents for the 2016 and 2017 plan years.

There are two ways to do it:

- The subscriber can submit a Notice of Election form to his benefits administrator.
- The benefits administrator should forward the form to PEBA so that it is received no later than 11:59 p.m. on Thursday, December 31.

**Or:**

- At the subscriber's request, the benefits administrator can create a summary of change in EBS, dropping Dental Plus from the subscriber's coverage.
- Then he can ask the subscriber to log in to MyBenefits and electronically sign the transaction.
  - Please note: The subscriber cannot initiate the change in MyBenefits.
- Once the subscriber approves the change, it will move from the "Approval" tab to the "Acknowledgement" tab on the BA console. PEBA's records will be automatically updated.

**Please remember: No other changes may be made.**

#### Revised ACA test files are now posted

In response to suggestions from benefits administrators, the ACA test files on EBS have been revised and are now available on EBS.

The new files are fixed width and each field (except GROUP) is delimited by a tilde (~) in the first position. There are no leading blanks. Benefits administrators can access the files using either Delimited or Fixed width methods. Converting the files to other platforms should be much easier. Click here for a full description of the 1095-C and 1095-B file layouts. If you are converting the files to Excel and need column headings, click here for 1095-C and here for 1095-B.

The actual files for employers to use for reporting purposes will be sent to employers through EBS the last week in December.

### **EGWP letter mailed to some active employees in error**

Express Scripts, the State Health Plan pharmacy benefits manager for 2016, recently mailed a required EGWP pre-notification letter to Medicare-eligible retirees and Medicare-eligible dependents of retirees. Active employees and dependents of active employees who are eligible for Medicare and for whom the State Health Plan is the primary insurer may have received a letter in error.

Active employees and dependents of active employees will not be enrolled in the EGWP plan effective January 1, 2016, and should disregard the letter. EGWP is a Medicare Part D prescription drug program for retirees and any Medicare-eligible dependents of retirees who are not active employees of a State Health Plan participating employer.

### **PEBA requesting missing Social Security numbers**

PEBA is sending a letter to subscribers who have not given their benefits administrator the Social Security numbers (SSNs) of their dependents. Also enclosed will be this article from the Internal Revenue website, which explains the need for the SSNs.

### **2016 Medicare costs released**

The 2016 Medicare premiums, deductibles and coinsurance figures are now listed on the Medicare site, [www.Medicare.gov](http://www.Medicare.gov). Here is a summary:

#### **Part A**

- **Premium:** Most people do not pay a premium for Part A because they or their spouse paid Medicare taxes while they were working.
- **Deductibles:**

#### **Each benefit period**

- \$1,288

#### **Inpatient hospital stay**

- \$322 a day for days 61-90 for each benefit period
- \$644 a day for each "lifetime reserve day" after day 90 for each benefit period

#### **Skilled nursing facility stay**

- \$161 a day for days 21-100 for each benefit period.

#### **Part B**

In 2016, the standard Part B premium will be \$121.80 (or higher depending on your income). However, most people who get Social Security benefits will continue to pay a Part B premium of \$104.90 a month. You will pay a different premium in 2016 if:

- You enroll in Part B for the first time in 2016.
- You don't get Social Security benefits.
- You have Medicare and Medicaid, and Medicaid pays your premiums.
- Your modified adjusted gross income, as reported on your federal tax return from two years ago, is above a certain amount. You can get more information about your Part B premium from Social Security.

**Part B deductible:** \$166 a year.

More detailed information about Medicare's 2016 costs is available [here](#).

*Medicare & You 2016* is offered in several formats on the Medicare website. Please encourage retirees covered by Medicare and individuals who care for relatives covered by Medicare to read this book. It will help them use the program wisely and avoid costly mistakes.