

Fall 2020

# Benefits Advantage



## Get your ducks in a row for 2021

Open enrollment time is approaching, and PEBA wants to help you get your ducks in a row to select your insurance benefits for 2021. Start thinking now about what changes you might want to make to your insurance coverage. Visit [peba.sc.gov/oe](https://peba.sc.gov/oe) for open enrollment resources.

Open enrollment is October 1-31, 2020. If you're satisfied with your current elections, you don't need to do anything. You will remain enrolled for 2021, and your coverage will continue in 2021. If you're unsure what insurance coverage you have, you can review your current coverage in MyBenefits at [mybenefits.sc.gov](https://mybenefits.sc.gov).

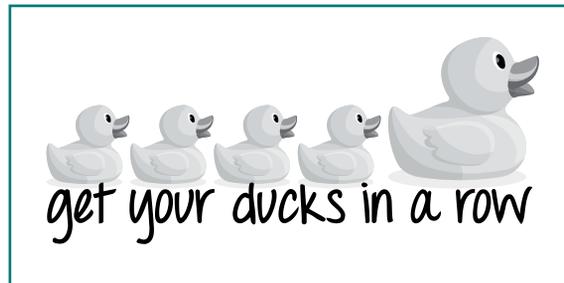
Below are the changes you can make during open enrollment this year. Any coverage changes you make will take effect January 1, 2021. Log in to MyBenefits at [mybenefits.sc.gov](https://mybenefits.sc.gov) to make your changes. If you would like to make a change with an immediate effective date, such as an address change, you should do so before submitting your open enrollment changes.

### Choose your health plan

- Change from one health plan to another:
  - Standard Plan.
  - Savings Plan.
  - TRICARE Supplement Plan for eligible members of the military community.

- If you are eligible for Medicare, you may enroll in or change from the Medicare Supplemental Plan.
- Enroll yourself or any eligible dependents in health coverage.
- Drop health coverage for yourself or any dependents.

If you are changing health plans, review the chart on Page 2. Be sure to note any differences in deductibles and copayments.



### Choose your vision coverage

Enroll in or drop vision coverage for yourself and/or any eligible dependents.

### Dental coverage

Changes to existing dental coverage can be made during open enrollment only in odd-numbered years. Your next opportunity to add or drop dental coverage will be October 2021.

### Follow up on your changes

In December, log in to MyBenefits at [mybenefits.sc.gov](https://mybenefits.sc.gov). Select Review Benefits from the drop-down list to see your 2021 benefits. If you notice any discrepancies, contact PEBA. If you retired from an optional employer, contact your former employer.

# Health plans offered for 2021

The following chart is an overview of available plans and is for comparison only. The *Plan of Benefits*, which includes a complete description of the Plan, governs the three plans offered by the state. It is available at [peba.sc.gov/publications](http://peba.sc.gov/publications).

Medicare Supplemental Plan		
<b>Availability</b>	Same as Medicare and available to retirees and covered dependents/survivors who are eligible for Medicare.	
<b>Annual deductible</b>	Plan pays Medicare Part A and Part B deductibles.	
<b>Coinsurance</b>	Plan pays Part B coinsurance of 20%. There is no coinsurance maximum.	
<b>Physician's office visits</b>	Plan pays Part B coinsurance of 20%.	
<b>Inpatient hospitalization<sup>1</sup></b>	Plan pays Medicare deductible and coinsurance for days 61-150. Medicare benefits may end sooner than day 150 if member has previously used any of his 60 lifetime reserve days. Plan pays 100% beyond 150 days.	
<b>Prescription drugs<sup>2</sup></b> <i>(30-day supply/90-day supply at network pharmacy)</i>	Tier 1 (generic): <b>\$9/\$22</b> Tier 2 (preferred brand): <b>\$42/\$105</b> Tier 3 (non-preferred brand): <b>\$70/\$175</b> You pay up to <b>\$3,000</b> in prescription drug copayments.	
Options for non-Medicare primary members		
	Standard Plan <sup>3</sup>	Savings Plan
<b>Annual deductible</b>	You pay up to <b>\$490</b> per individual or <b>\$980</b> per family.	You pay up to <b>\$3,600</b> per individual or <b>\$7,200</b> per family. <sup>4</sup>
<b>Coinsurance<sup>5</sup></b>	In network, you pay <b>20%</b> up to <b>\$2,800</b> per individual or <b>\$5,600</b> per family.	In network, you pay <b>20%</b> up to <b>\$2,400</b> per individual or <b>\$4,800</b> per family.
<b>Physician's office visits<sup>6</sup></b>	You pay a <b>\$14</b> copayment plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.
<b>Blue CareOnDemand<sup>SM</sup></b>	You pay a <b>\$14</b> copayment plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.
<b>Outpatient facility/emergency care<sup>7,8</sup></b>	You pay a <b>\$105</b> copayment (outpatient services) or <b>\$175</b> copayment (emergency care) plus the remaining allowed amount until you meet your deductible. Then, you pay the copayment plus your coinsurance.	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.
<b>Inpatient hospitalization<sup>9</sup></b>	You pay the full cost until you meet your deductible. Then, you pay your coinsurance.	You pay the <b>full allowed amount</b> until you meet your deductible. Then, you pay your coinsurance.
<b>Prescription drugs<sup>2,10</sup></b> <i>(30-day supply/90-day supply at network pharmacy)</i>	Tier 1 (generic): <b>\$9/\$22</b> Tier 2 (preferred brand): <b>\$42/\$105</b> Tier 3 (non-preferred brand): <b>\$70/\$175</b> You pay up to <b>\$3,000</b> in prescription drug copayments. Then, you pay nothing.	You pay the <b>full allowed amount</b> until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.

<sup>1</sup>Medi-Call or Companion Benefit Alternatives approval required if hospital stay exceeds 150 days.

<sup>2</sup>Prescription drugs are not covered at out-of-network pharmacies.

<sup>3</sup>Standard Plan is the Carve-out Plan for Medicare primary members. Learn more in the [Insurance Coverage for the Medicare-eligible Member](#) handbook.

<sup>4</sup>If more than one family member is covered, no family member will receive benefits, other than preventive benefits, until the \$7,200 annual family deductible is met.

<sup>5</sup>Out of network, you will pay 40 percent coinsurance, and your coinsurance maximum is different. An out-of-network provider may bill you more than the Plan's allowed amount. Learn more about out-of-network benefits at [peba.sc.gov/health](http://peba.sc.gov/health).

<sup>6</sup>The \$14 copayment is waived for routine mammograms and well-child visits. Standard Plan members who receive care at a BlueCross-affiliated patient-centered medical home (PCMH) provider will not be charged the \$14 copayment for a physician office visit. After Savings Plan and Standard Plan members meet their deductible, they will pay 10 percent coinsurance, rather than 20 percent, for care at a PCMH.

<sup>7</sup>The \$105 copayment for outpatient facility services is waived for physical therapy, speech therapy, occupational therapy, dialysis services, partial hospitalizations, intensive outpatient services, electro-convulsive therapy and psychiatric medication management.

<sup>8</sup>The \$175 copayment for emergency care is waived if admitted.

<sup>9</sup>Inpatient hospitalization requires preauthorization for the State Health Plan to provide coverage. Not calling for preauthorization may lead to a \$490 penalty.

<sup>10</sup>With Express Scripts' Patient Assurance Program, members in the Standard and Savings plans will pay no more than \$25 for a 30-day supply of preferred and participating insulin products in 2021. This program is year-to-year and may not be available in the following year. It does not apply to Medicare members, who will continue to pay regular copays for insulin.

# Benefits consultations

As always, our Customer Contact Center is available to provide full services to our members from 8:30 a.m. until 5 p.m., Monday through Friday. You may call 803.737.6800 or 888.260.9430 or email us at [peba.sc.gov/contact](mailto:peba.sc.gov/contact).

We also offer one-hour video benefit consultations. A video consultation may be a good option if you have questions related to PEBA-administered benefits that have not been resolved over the phone or through email. During the appointment, you will connect with a benefits counselor via a secure video chat. Learn more about video consultations and how to schedule an appointment at [peba.sc.gov/visit-us](mailto:peba.sc.gov/visit-us).

## 2021 Monthly premiums

The 2021 monthly premiums were not finalized at the time this newsletter was printed. The premiums will be available at [peba.sc.gov/monthly-premiums](mailto:peba.sc.gov/monthly-premiums) by October 1, 2020.

Open enrollment made easy

## Use MyBenefits to make your changes

MyBenefits is the fastest, most convenient way for subscribers covered by PEBA-administered insurance programs to manage their benefits. Log in to MyBenefits at [mybenefits.sc.gov](mailto:mybenefits.sc.gov) to make your coverage changes during open enrollment and ensure speedy transmission of your coverage changes.

If you are a first-time user, select Register to create an account.

### Here's how to make changes.

1. Log in to your account and select Open Enrollment to view your current coverage and premiums.
2. Select Make Changes. Here you will see the coverage options available to you during open enrollment. The 2021 premiums for the coverage options will also be listed. Former employees of optional employers should contact their former employer to verify their premiums.

3. Select the changes you want and choose Next. You will then see a summary page comparing your current coverage to your new choices.
4. If you are happy with the changes, choose Apply. To submit your changes, you must enter the last four digits of your Social Security number and click Sign. Your changes are not complete until you submit your electronic signature.

You should also print a copy of the Summary of Change for your records. Some coverage changes, including enrolling a dependent who is not covered under any benefit, require supporting documentation. You can upload documents through MyBenefits. Keep in mind that PEBA must receive the documents by December 1 to approve the changes.

If you change your mind about your coverage selections, you have until 11:59 p.m. on October 31 to log back in to MyBenefits to make more changes.

# Health help in the palm of your hand

Text messages are a great way to keep up with kids, friends and appointments. They can help you stay on top of your health, too.

Sign up for secure State Health Plan mobile messages. You'll get benefits information, health and wellness reminders, and cost-saving tips.

Learn how to avoid catching a cold. Find out about benefits available at no cost. Get information about healthy lifestyle programs, health coaching and value-based benefits.

Mobile messaging is completely optional, but we encourage you to sign up! It's a simple and secure way to get information you can use.

## Sign up for mobile messaging.

1. Call 844.284.5417 from your mobile phone; or
2. Text PERKS to 735-29.

*Data rates may apply.*

## Important reminders when you qualify for Medicare

You can qualify for Medicare due to age or a disability. Here are some important things to remember when you enroll in Medicare:

- Be sure to enroll in Medicare Part A and Part B. If you do not enroll in Part B, you will have to pay the part of your health care costs that Part B would have paid.
- You or one of your dependents may qualify for Medicare because of a disability. If so, you should enroll in the Medicare Supplemental Plan. To enroll, submit a *Retiree Notice of Election* form. You need to submit the form within 31 days of eligibility. Be sure to include a copy of your Medicare card with your form.
- PEBA automatically enrolls Medicare-eligible retirees in the State Health Plan Medicare Prescription Drug Program. PEBA also enrolls Medicare-eligible dependents in this program. Subscribers may be better served if they remain enrolled in this prescription program.

The benefits offered by the Medicare Supplemental Plan and the Carve-out Plan vary. This is especially true in how each plan coordinates with Medicare. The *Insurance Coverage for the Medicare-eligible Member* handbook includes a plan comparison. This handbook is also useful in determining which plan best suits your needs. You can find the handbook on PEBA's website at [peba.sc.gov/publications](https://peba.sc.gov/publications). You can also learn about how the Medicare Supplemental Plan coordinates with traditional Medicare in a flyer that's available at [peba.sc.gov/nyb](https://peba.sc.gov/nyb).

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## Returning to work in an insurance-eligible job after retirement

If you return to work for a participating employer and are eligible for enrollment in the State Health Plan, and you, your spouse or your children are covered under retiree group insurance, you must elect active coverage or refuse all PEBA-sponsored coverage. You cannot remain on retiree coverage while eligible for active coverage. When you stop working and your active group coverage ends, you may re-enroll in retiree group coverage within 31 days of the date you leave active employment. Learn more in the Retiree group insurance chapter of the [Insurance Benefits Guide](#).

# Avoid costs by getting the green light for your care

## Some medical and behavioral health services need preauthorization

Some medical and behavioral health services need preauthorization for the State Health Plan to provide coverage. This means you or your provider needs to make a phone call. **Not calling for preauthorization may lead to a \$490 penalty.** Preauthorization does not guarantee payment.

### Medical services

To preauthorize your medical treatment, call Medi-Call at 800.925.9724. Contact Medi-Call at least two business days before:

- Inpatient care in a hospital, including admission to a hospital to have a baby.
- An outpatient service that results in a hospital admission.
- Outpatient surgery for a septoplasty (surgery on the septum of the nose).
- Outpatient or inpatient surgery for a hysterectomy.
- Sclerotherapy (vein surgery).
- Chemotherapy or radiation therapy.
- Admission to a long-term care facility or nursing facility.
- Ordering durable medical equipment.
- In vitro fertilization or other infertility procedures.
- An organ transplant.
- Inpatient rehabilitation services and related outpatient physical, speech or occupational therapy.

### Pregnancy

You should contact Medi-Call at 800.925.9724 within the first three months of a pregnancy.

### Emergencies

In a hospital emergency, you should contact Medi-Call at 800.925.9724 within 48 hours of admission.

### Radiology services

To preauthorize your radiology services, call National Imaging Associates at 866.500.7664.

- CT scan.
- MRI.
- MRA.
- PET scan.

### Behavioral health services

To preauthorize your behavioral services, call Companion Benefit Alternatives at 800.868.1032.

- Inpatient hospital care.
- Intensive outpatient hospital care.
- Partial hospitalization care.
- Outpatient electroconvulsive therapy.
- Repetitive transcranial magnetic therapy.
- Applied behavioral analysis therapy.
- Psychological/neuropsychological testing.

Some outpatient behavioral health services may not be covered by the Plan if you don't preauthorize.

# Adult well visits and the Standard Plan

Well visits may be a key part of preventive care. They can reassure you that you are as healthy as you feel, or prompt you to ask questions about your health. Learn more about adult well visits and how they are covered at [peba.sc.gov/well-visits](http://peba.sc.gov/well-visits).

## How the benefit works

Evidence-supported services, based on United States Preventive Services Task Force (USPSTF) A and B recommendations, are included as part of an adult well visit under the State Health Plan. After talking with your doctor during a visit, the doctor can decide which services you need and build a personal care plan for you. Adult well visits are subject to copayments, deductibles and coinsurance in covered years.

## Who is eligible?

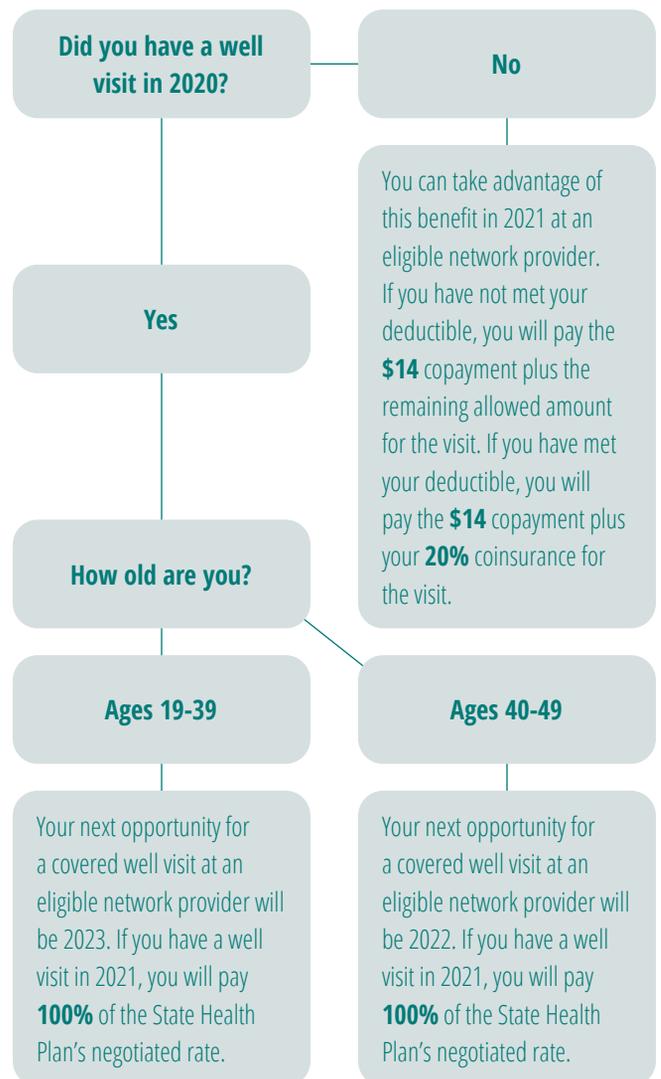
The benefit is available to all non-Medicare primary adults ages 19 and older who are covered by the Standard Plan. Adult members can take advantage of this benefit at an eligible network provider.

Eligible female members may use their well visit at their gynecologist or their primary care physician, but not both, in a covered year. If a woman visits both doctors in the same covered year, only the first routine office visit received will be covered. Women ages 18-65 can receive a Pap test each calendar year at no member cost through PEBA Perks. In years when you are not eligible for an adult well visit, you can still receive a Pap test at no member cost.

	Once a year	Once every two years	Once every three years
Ages 19-39			✓
Ages 40-49		✓	
Ages 50 and up	✓		

## Can you get a well visit in 2021 if you're younger than age 50?

Members ages 50 and older may have a well visit every year. Members younger than age 50 can determine when they may have a well visit below.



**In non-covered years, the amount you pay for a well visit will not apply toward your deductible or coinsurance maximum.**

## How to get the most out of your benefits

The State Health Plan offers many value-based benefits at no member cost to primary members through PEBA Perks. Learn how to coordinate PEBA Perks benefits with your adult well visit below.

**Step 1**

### **Get your preventive screening.**

You can receive a biometric screening at no cost, which will minimize cost to you at your adult well visit. The screening includes comprehensive blood work with lipid panels, a health risk appraisal, blood pressure screening and height and weight measurements.

**Step 2**

### **Have your adult well visit after your preventive screening.**

USPSTF A and B recommendations are included as part of an adult well visit. After talking with your doctor during a visit, the doctor can decide which services you need and build a personal care plan for you.

**Step 3**

### **Share your preventive screening results with your doctor.**

You will receive a confidential report with your screening results. We recommend you share it with your doctor to eliminate the need for retesting at a well visit. Sharing your results will minimize the cost of your adult well visit.

**Step 4**

### **Follow your doctor's recommendations and stay engaged with your health.**

We encourage you to take advantage of the other PEBA Perks available to you. If you're eligible, sign up for No-Pay Copay to receive certain generic drugs at no cost to you. Learn more at [www.PEBAperks.com](http://www.PEBAperks.com).

## Services not included as part of an adult well visit

Services not included as part of the adult well visit are those without an A or B recommendation by the USPSTF. Find these recommendations at [www.USPreventiveServicesTaskForce.org](http://www.USPreventiveServicesTaskForce.org). Other services, including a complete blood count (CBC), EKG, PSA test and basic metabolic panel, if ordered

by your physician to treat a specific condition, may still be covered. These services are subject to copayments, deductibles and coinsurance, as well as normal Plan provisions. Follow-up visits and services as a result of your well visit are also subject to normal Plan provisions.

### **Important note about well visits**

The 2021 well visit benefit structure is dependent upon General Assembly approval of the fiscal year 2021 budget. The budget was not finalized at the time this newsletter was printed. The benefit structure will be available at [peba.sc.gov/well-visits](http://peba.sc.gov/well-visits) by October 1, 2020.

## Adult well visits and the Savings Plan

Savings Plan members are eligible for one well visit each year at no member cost. Evidence-supported services, based on the USPSTF A and B recommendations, are included as part of an adult well visit. After talking with your doctor during a visit, your doctor can decide which services you need and build a personal care plan for you.

# Save money and get the care you need

Your primary care physician should be your first call for routine medical care. But what if your doctor's office is closed? Or it's an emergency? Avoid needless worry, out-of-pocket expenses and hours sitting in the emergency room by knowing your health care options.

Primary care physician	Telehealth	Emergency room
<p>Your primary care physician, or regular doctor, is the best option for medical care, such as:</p> <ul style="list-style-type: none"> <li>• Managing your chronic condition.</li> <li>• Prescription refills.</li> <li>• Cold and flu symptoms, including fever, coughing, sore throat and mild nausea.</li> <li>• Migraines.</li> <li>• Minor cuts and bruises.</li> <li>• Pinkeye.</li> <li>• Rashes, insect bites, sunburn and other skin irritations.</li> <li>• Seasonal allergies.</li> <li>• Sinus or respiratory infections.</li> <li>• Sprained muscles.</li> <li>• Urinary tract infections.</li> </ul> <p>You pay a \$14 copayment<sup>1</sup>, plus the remaining allowed amount until you meet your deductible.</p>	<p>If your doctor's office is closed, you're traveling or you feel too sick to drive, a video visit is available for non-emergency health issues:</p> <ul style="list-style-type: none"> <li>• Cold and flu symptoms.</li> <li>• Pinkeye.</li> <li>• Rashes and other skin irritations.</li> <li>• Seasonal allergies.</li> <li>• Sinus or respiratory infections.</li> <li>• Urinary tract infections.</li> </ul> <p><b>Blue CareOnDemand</b></p> <p>Search Blue CareOnDemand in your app store to see a doctor who can diagnose your symptoms and call in a prescription to your local pharmacy, if needed.</p> <p>You pay a \$14 copayment<sup>1</sup>, plus the remaining allowed amount until you meet your deductible.</p> <p><b>MUSC Health Virtual Care</b></p> <p>Visit <a href="http://www.MUSChealth.org/virtual-care">www.MUSChealth.org/virtual-care</a> to start a visit. A doctor will diagnose your symptoms and call in a prescription to your local pharmacy, if needed.</p> <p><b>This service is available at no cost to members for all State Health Plan members, including Medicare primary members.</b></p> <p>You do not need to be a South Carolina resident; however, you must be in the state at the time of the visit.</p>	<p>Go to the ER or call 911 for very serious or life-threatening conditions, such as:</p> <ul style="list-style-type: none"> <li>• Coughing up or vomiting blood.</li> <li>• Heavy, uncontrolled bleeding.</li> <li>• Loss of consciousness or sudden dizziness.</li> <li>• Major injuries such as broken bones or head trauma.</li> <li>• Severe allergic reactions.</li> <li>• Signs of a heart attack, such as chest pain that lasts more than two minutes.</li> <li>• Signs of stroke, such as numbness, sudden loss of speech or vision.</li> </ul> <p><b>You pay a \$175 copayment<sup>1</sup>, plus the remaining allowed amount until you meet your deductible.</b></p>

<sup>1</sup>Standard Plan members who receive care at a PCMH will not pay a copayment. Savings Plan members do not pay copayments for any visits, but will pay the full allowed amount until meeting their deductible.

# 2021 Insurance vendor contact information

## BlueCross BlueShield of South Carolina

### State Health Plan

P.O. Box 100605 | Columbia, SC 29260-0605

- Customer Service: 803.736.1576 or 800.868.2520
- BlueCard Program: 800.810.BLUE (2583)
- [StateSC.SouthCarolinaBlues.com](http://StateSC.SouthCarolinaBlues.com)

### Medi-Call (medical preauthorization)

AF-650 | I-20 Alpine Road | Columbia, SC 29219

- 803.699.3337 or 800.925.9724
- Fax: 803.264.0183

### Companion Benefit Alternatives (behavioral health)

P.O. Box 100605 | Columbia, SC 29260-0605

- Customer Service: 803.736.1576 or 800.868.2520
- Precertification: 800.868.1032
- Case management, behavioral health coaching: 800.868.1032, ext. 25835
- [www.CompanionBenefitAlternatives.com](http://www.CompanionBenefitAlternatives.com)

### National Imaging Associates (advanced radiology preauthorization)

A subsidiary of Magellan Health Services

- 866.500.7664
- [www.RadMD.com](http://www.RadMD.com)

### Dental Plus, Basic Dental

P.O. Box 100300 | Columbia, SC 29202-3300

- Customer Service: 888.214.6230 or 803.264.7323
- Fax: 803.264.7739
- [StateSC.SouthCarolinaBlues.com](http://StateSC.SouthCarolinaBlues.com)

## Express Scripts

### State Health Plan Prescription Drug Program, Express Scripts Medicare®

Claims: Attn: Commercial Claims | P.O. Box 14711 | Lexington, KY 40512-4711

Medicare members: Attn: Medicare Part D |

P.O. Box 14718 | Lexington, KY 40512-4718

- Customer Service: 855.612.3128

- Express Scripts Medicare: 855.612.3128

- [www.Express-Scripts.com](http://www.Express-Scripts.com)

## EyeMed

### State Vision Plan (Group No.: 9925991)

Claims: OON Claims | P.O. Box 8504 | Mason, OH 45040-7111

- Customer Care Center: 877.735.9314

- [www.eyemedvisioncare.com/pebaoc](http://www.eyemedvisioncare.com/pebaoc)

## MetLife

### Basic, Optional and Dependent Life (Policy No.: 200879-1-G)

MetLife Recordkeeping and Enrollment Services

P.O. Box 14401 | Lexington, KY 40512-4401

- Retirees: 888.507.3767
- Claims: 800.638.6420, Option 2
- Continuation: 866.492.6983
- Conversion: 877.275.6387
- Fax: 866.545.7517
- [www.metlife.com/scpeba](http://www.metlife.com/scpeba)

## Selman & Company

### TRICARE Supplement Plan

P.O. Box 29151 | Hot Springs, AR 71903

- Customer Service: 866.637.9911, Option 1
- [www.selmantricareresource.com/scpeba](http://www.selmantricareresource.com/scpeba)

## The Standard

### Long term disability (Group No.: 621144)

P.O. Box 2800 | Portland, OR 97208-2800

- Customer Service: 800.628.9696
- Continued benefits (conversion): 800.378.4668
- [www.standard.com/mybenefits/southcarolina](http://www.standard.com/mybenefits/southcarolina)

## Insurance Benefits Guide

The 2021 *Insurance Benefits Guide* describes the insurance programs in detail and contains information about all PEBA-sponsored insurance benefits. The guide will be available online at [peba.sc.gov/publications](http://peba.sc.gov/publications) by October 1, 2020.

# Federally mandated notices

Federal law requires health plans to send a variety of notices to subscribers and their dependents, concerning their rights under the health plan. The notices are included on Pages 10-19. It is important that you and each family member you cover read this information. For questions regarding these notices contact PEBA at 803.737.6800, 888.260.9430 or [peba.sc.gov](http://peba.sc.gov).

## Grandfathered notice

The S.C. Public Employee Benefit Authority believes the State Health Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at 803.737.6800 or 888.260.9430.

## Summaries of Benefits and Coverage

The 2021 *Summaries of Benefits and Coverage* for the Standard Plan and Savings Plan are available online at [peba.sc.gov/publications](http://peba.sc.gov/publications). To request a copy at no charge, call PEBA at 803.737.6800 or 888.260.9430.

## Notice of Privacy Practices

Effective: April 14, 2003 | Revised: July 1, 2020

**This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully. Please share this information with your covered adult dependents.**

The South Carolina Public Employee Benefit Authority (PEBA) is committed to protecting the privacy of your protected health information. PEBA may access your medical claims information and related protected health information in order to provide you with health insurance and to assist you in claims resolution. This notice explains how PEBA may use and disclose your protected health information, PEBA's obligations related to the use and disclosure of your protected health information and your rights regarding your protected health information. PEBA is required by law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the Health Information Technology for Economic and Clinical Health Act (HITECH Act), to make sure that protected health information that identifies you is kept private, to give you this notice of its privacy practices and to follow the terms of its current notice. This notice applies to all of the records of your protected health information maintained or created by PEBA. All PEBA employees will follow the practices described in this notice.

**If you have any questions about this Notice of Privacy Practices, please contact:**

S.C. Public Employee Benefit Authority  
Attn: HIPAA Privacy Officer  
202 Arbor Lake Drive  
Columbia, SC 29223  
Phone: 803.737.6800 | Fax: 803.570.8110  
Email: [privacyofficer@peba.sc.gov](mailto:privacyofficer@peba.sc.gov)

How PEBA may use and disclose protected health information

The following describes different ways PEBA may use and disclose your protected health information. For each category of use or disclosure, this notice may present some examples. Not every use or disclosure in a category will be listed.

However, all of the ways that PEBA is permitted to use and disclose information will fall within one of the categories.

- **For treatment.** PEBA may use and disclose your protected health information to coordinate and manage your health care-related services by one or more of your health care providers. For example, a representative of PEBA, a case manager and your doctor may discuss the most beneficial treatment plan for you if you have a chronic condition such as diabetes.
- **For payment.** PEBA may use and disclose your protected health information to bill, collect payment and pay for your treatment/services from an insurance company or another third party; to obtain premiums; to determine or fulfill its responsibility for coverage or provision of benefits; or to provide reimbursement for health care. For example, PEBA may need to give your protected health information to another insurance provider to facilitate the coordination of benefits or to your employer to facilitate the employer's payment of its portion of the premium.
- **For health care operations.** PEBA may use and disclose protected health information about you for other PEBA operations. PEBA may use protected health information in connection with conducting quality assessment and improvement activities; reviewing the competence or qualifications of health care professionals; evaluating practitioner, provider and health plan performance; underwriting, premium rating and other activities relating to health plan coverage; conducting or arranging for medical review, legal services, audit services and fraud and abuse detection programs; business planning and development such as cost management; and business management and general administrative activities. For example, PEBA may disclose your protected health information to an actuary to make decisions regarding premium rates, or it may share your protected health information with other business associates that, through written agreement, provide services to PEBA. These business associates, such as consultants or third-party administrators, are required to protect the privacy of your protected health information.
- **Business associates.** PEBA may contract with individuals or entities known as Business Associates to perform various functions on PEBA's behalf or to provide certain types of services. For example, PEBA may disclose your protected health information to a Business Associate to process your claims for Plan benefits, pharmacy benefits, or other support services, but the Business Associate must enter into a Business Associate contract with PEBA agreeing to implement appropriate safeguards regarding your protected health information.
- **Treatment alternatives and health-related benefits and services.** PEBA may use and disclose your protected health information to contact you about health-related benefits or services that may be of interest to you. For example, you may be contacted and offered enrollment in a program to assist you in handling a chronic disease such as high blood pressure.
- **Individuals involved in your care or payment for your care.** PEBA may, in certain circumstances, disclose protected health information about you to your representative such as a friend or family member who is involved in your health care, or to your representative who helps pay for your care. PEBA may disclose your protected health information to an agency assisting in disaster relief efforts so that your family can be notified about your condition, status and location.
- **Research.** PEBA may use and disclose your de-identified protected health information for research purposes or PEBA may share protected health information for research approved by an institutional review board or privacy board after review of the research rules to ensure the privacy of your protected health information. For example, a research project may compare the health/recovery of patients who receive a medication with those who receive another medication for the same condition.
- **As required by law.** PEBA will disclose protected health information about you when it is required to do so by federal or South Carolina law. For example, PEBA will report any suspected insurance fraud as required by South Carolina law.
- **To avert a serious threat to health or safety, or for public health activities.** PEBA may use and disclose protected health information about you when necessary to prevent a serious threat to your health and safety, or to the health and safety of the public, or for public health activities.
- **Organ and tissue donation.** If you are an organ donor, PEBA may disclose your protected health information to organizations that handle organ, eye or tissue procurement, transplantation or donation.
- **Coroners, medical examiners and funeral directors.** PEBA may share your protected health information with a

coroner/medical examiner or funeral director as needed to carry out their duties.

- **Military and veterans.** If you are a member of the armed forces, PEBA may disclose protected health information about you after the notice requirements are fulfilled by military command authorities.
- **Workers' compensation.** PEBA may disclose protected health information about you for workers' compensation or similar programs that provide benefits for work-related injuries or illness.
- **Health oversight activities.** PEBA may disclose your protected health information to a health oversight agency for authorized activities such as audits and investigations.
- **Lawsuits and disputes.** PEBA may disclose your protected health information in response to a court or administrative order, a subpoena, discovery request, or other lawful process if PEBA receives assurance from the party seeking the information that you have either been given notice of the request, or that the party seeking the information has tried to secure a qualified protective order regarding this information.
- **Law enforcement.** PEBA may disclose information to a law enforcement official in response to a court order, subpoena, warrant, summons, or similar process.
- **National security, intelligence activities and protective services.** PEBA may disclose your protected health information to authorized officials for intelligence, counterintelligence and other national security activities; to conduct special investigations; and to provide protection for the President, other authorized persons or foreign heads of state.
- **Inmates.** If you are an inmate of a correctional institution or are in the custody of a law enforcement official, PEBA may disclose your protected health information if the disclosure is necessary to provide you with health care, or to protect your health and safety or the health and safety of others.
- **Fundraising.** PEBA will not use or release your protected health information for purposes of fundraising activities.
- **Sale or marketing.** Your authorization is required for PEBA's use or disclosure of any PHI for marketing purposes, or for any disclosure by PEBA that constitutes the sale of PHI.

### Your rights regarding your protected health information

You have the following rights regarding the protected health information that PEBA has about you:

- **Right to inspect and copy.** You have the right to request to see and receive a copy of your protected health information or, if you agree to the preparation cost, PEBA may provide you with a written summary. If PEBA maintains an electronic health record containing your protected health information, you have the right to request that PEBA send a copy of your protected health information in an electronic format to you. Some protected health information is exempt from disclosure. To see or obtain a copy of your protected health information, send a written request to: S.C. Public Employee Benefit Authority, Attn: HIPAA Privacy Officer, 202 Arbor Lake Drive, Columbia, SC 29223. PEBA may charge a fee for the costs associated with your request. In limited cases, PEBA may deny your request. If your request is denied, you may request a review of the denial.
- **Right to amend.** If you believe that your protected health information is incorrect or incomplete, you may ask PEBA to amend the information by sending a written request to: S.C. Public Employee Benefit Authority, Attn: HIPAA Privacy Officer, 202 Arbor Lake Drive, Columbia, SC 29223, stating the reason you believe your information should be amended. PEBA may deny your request if you ask it to amend information that was not created by PEBA, the information is not part of the protected health information kept by or for PEBA, the information is not part of the information you would be permitted to inspect and copy or your protected health information is accurate and complete. You have the right to request an amendment for as long as PEBA keeps the information.
- **Right to an accounting of disclosures.** You have the right to request a list of the disclosures of your protected health information PEBA has made. This list will NOT include protected health information released to provide treatment to you, to obtain payment for services or for health care operations; releases for national security purposes; releases to correctional institutions or law enforcement officials as required by law; releases authorized by you; releases of your protected health information to you; releases as part of a limited data set; releases to representatives involved in your health care; releases otherwise required by law or regulation and releases made prior to April 14, 2003. You must submit your request for an accounting of disclosures in writing to S.C. Public

Employee Benefit Authority, Attn: HIPAA Privacy Officer, 202 Arbor Lake Drive, Columbia, SC 29223, indicating a time period that may not go back beyond six years. Your request should indicate the form in which you want the list (for example, by paper or electronically). The first list that you request within a 12-month period will be provided free of charge; however, PEBA may charge you for the cost of providing additional lists within a 12-month period.

- **Right to request restrictions of use and disclosure.** You have the right to request a restriction on the protected health information that PEBA uses or discloses. You also have the right to request a limit on the protected health information that PEBA discloses about you to someone who is involved in your care or the payment for your care. Please note that the protected health information collected by PEBA is not used for any other purpose than as necessary for the administration of your benefits as described above and is kept confidential pursuant to the requirements of state and federal law, including the protections under HIPAA and HITECH. PEBA is not required to agree to your request(s). If PEBA does agree, PEBA will comply with your request(s) unless the information is needed to provide you with emergency treatment. In your request, you must specify what information you want to limit and to whom you want the limits to apply. You must make these request(s), in writing, to S.C. Public Employee Benefit Authority, Attn: HIPAA Privacy Officer, 202 Arbor Lake Drive, Columbia, SC 29223
- **Right to request confidential communications.** You have the right to request that PEBA communicate about your protected health information by alternative means or to an alternative location to avoid endangering you. PEBA will accommodate your request if (a) it is reasonable, (b) you state clearly that failure to communicate your protected health information by the alternative means or to the alternative location could endanger you, and (c) you provide reasonable alternative means or location for communicating with you. You must make these request(s), in writing, to S.C. Public Employee Benefit Authority, Attn: HIPAA Privacy Officer, 202 Arbor Lake Drive, Columbia, SC 29223.
- **Right to restrict release of information for certain services.** Unless the disclosure is required by law, you have the right to restrict the disclosure of information regarding services for which you have paid in full or on an out-of-pocket basis. This information can be released only upon your written authorization.
- **Right to a paper copy of this notice.** You have the right to request a paper copy of this notice at any time by contacting PEBA's HIPAA Privacy Officer at S.C. Public Employee Benefit Authority, Attn: HIPAA Privacy Officer, 202 Arbor Lake Drive, Columbia, SC 29223. You may obtain a copy of this notice at PEBA's website at [peba.sc.gov](http://peba.sc.gov).
- **Right to breach notification.** You have the right to be notified of any breach of your unsecured protected health information.

### Complaints

If you believe that your protected health information rights, as stated in this notice, have been violated, you may file a complaint with PEBA's HIPAA Privacy Officer and/or with the Office for Civil Rights, U.S. Department of Health and Human Services.

To file a complaint with the PEBA's HIPAA Privacy Officer, contact:

S.C. Public Employee Benefit Authority  
Attn: HIPAA Privacy Officer  
202 Arbor Lake Drive  
Columbia, SC 29223  
Phone: 803.737.6800 | Fax: 803.570.8110  
Email: [privacyofficer@peba.sc.gov](mailto:privacyofficer@peba.sc.gov)

To file a complaint with the Office for Civil Rights, U.S. Department of Health and Human Services, contact:

Office for Civil Rights  
U.S. Department of Health and Human Services  
61 Forsyth Street, S.W., Suite 16T70  
Atlanta, GA 30303-8909  
Phone: 404.562.7886 | Fax: 404.562.7881  
TDD: 404.562.7884

PEBA will not intimidate, threaten, coerce, discriminate against or take other retaliatory actions against any individual who files a complaint.

### Changes to this notice

PEBA reserves the right to change this notice. PEBA may make the changed notice effective for medical information it already has about you as well as for any information it may receive in the future. PEBA will post a copy of the current notice on its website and in its office. PEBA will mail you a copy of revisions to this policy at the address that is on file with PEBA at the time of the mailing.

### **Other uses of protected health information**

This notice describes and gives some examples of the permitted ways your protected health information may be used or disclosed. PEBA will ask for your written permission before it uses or discloses your protected health information for purposes not covered in this notice. If you provide PEBA with written permission to use or disclose information, you can change your mind and revoke your permission at any time by notifying PEBA in writing. If you revoke your permission, PEBA will no longer use or disclose the information for that purpose. However, PEBA will not be able to take back any disclosure that it made with your permission.

## **HIPAA Notice of Special Enrollment Rights**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after our or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption. To request special enrollment or obtain more information, contact your benefits administrator.

## **Women's Health and Cancer Rights Act**

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at 803.737.6800 or 888.260.9430 for more information.

## **Newborn's and Mother's Health Protection Act**

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## **New Health Insurance Marketplace coverage options and your health coverage**

### **PART A: General information**

To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

#### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2020 for coverage starting as early as January 1, 2021.

#### **Can I save money on my health insurance premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### **Does employer health coverage affect eligibility for premium savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible

for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### **How can I get more information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact your employer’s human resources department.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## **Premium assistance under Medicaid and the Children’s Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1.877.KIDSNOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1.866.444.EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2017. Contact your State for more information on eligibility.

<p><b>ALABAMA – Medicaid</b></p> <p>Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a>  Phone: 1.855.692.5447</p>	<p><b>FLORIDA – Medicaid</b></p> <p>Website: <a href="http://flmedicaidtplrecovery.com/hipp/">http://flmedicaidtplrecovery.com/hipp/</a>  Phone: 1.877.357.3268</p>
<p><b>ALASKA – Medicaid</b></p> <p>The AK Health Insurance Premium Payment Program  Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a>  Phone: 1.866.251.4861  Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a>  Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a></p>	<p><b>GEORGIA – Medicaid</b></p> <p>Website: <a href="http://dch.georgia.gov/medicaid">http://dch.georgia.gov/medicaid</a>  Click on Health Insurance Premium Payment (HIPP)  Phone: 404.656.4507</p>
<p><b>ARKANSAS – Medicaid</b></p> <p>Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a>  Phone: 1.855.MyARHIPP (855.692.7447)</p>	<p><b>INDIANA – Medicaid</b></p> <p>Healthy Indiana Plan for low-income adults 19-64  Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a>  Phone: 1.877.438.4479  All other Medicaid  Website: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a>  Phone: 1.800.403.0864</p>
<p><b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b></p> <p>Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a>  Health First Colorado Member Contact Center:  1.800.221.3943/ State Relay 711  CHP+: <a href="http://colorado.gov/HCPF/Child-Health-Plan-Plus">colorado.gov/HCPF/Child-Health-Plan-Plus</a>  CHP+: Customer Service: 1.800.359.1991/State Relay 711</p>	<p><b>IOWA – Medicaid</b></p> <p>Website:  <a href="http://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">http://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a>  Phone: 1.888.346.9562</p>
<p><b>KANSAS – Medicaid</b></p> <p>Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a>  Phone: 1.785.296.3512</p>	<p><b>NEW HAMPSHIRE – Medicaid</b></p> <p>Website: <a href="http://www.dhhs.nh.gov/oii/documents/hippapp.pdf">http://www.dhhs.nh.gov/oii/documents/hippapp.pdf</a>  Phone: 603.271.5218</p>
<p><b>KENTUCKY – Medicaid</b></p> <p>Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a>  Phone: 1.800.635.2570</p>	<p><b>NEW JERSEY – Medicaid and CHIP</b></p> <p>Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>  Medicaid Phone: 609.631.2392  CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>  CHIP Phone: 1.800.701.0710</p>
<p><b>LOUISIANA – Medicaid</b></p> <p>Website: <a href="http://dhh.louisiana.gov/index.cfm/sub-home/1/n/331">http://dhh.louisiana.gov/index.cfm/sub-home/1/n/331</a>  Phone: 1.888.695.2447</p>	<p><b>NEW YORK – Medicaid</b></p> <p>Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>  Phone: 1.800.541.2831</p>
<p><b>MAINE – Medicaid</b></p> <p>Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a>  Phone: 1.800.442.6003      TTY: Maine relay 711</p>	<p><b>NORTH CAROLINA – Medicaid</b></p> <p>Website: <a href="https://dma.ncdhhs.gov/">https://dma.ncdhhs.gov/</a>  Phone: 919.855.4100</p>
<p><b>MASSACHUSETTS – Medicaid and CHIP</b></p> <p>Website: <a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a>  Phone: 1.800.462.1120</p>	<p><b>NORTH DAKOTA – Medicaid</b></p> <p>Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a>  Phone: 1.844.854.4825</p>

<b>MINNESOTA – Medicaid</b> Website: <a href="http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp">http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp</a> Phone: 1.800.657.3739	<b>OKLAHOMA – Medicaid and CHIP</b> Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1.888.365.3742
<b>MISSOURI – Medicaid</b> Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573.751.2005	<b>OREGON – Medicaid</b> Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1.800.699.9075
<b>MONTANA – Medicaid</b> Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1.800.694.3084	<b>PENNSYLVANIA – Medicaid</b> Website: <a href="http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm">http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm</a> Phone: 1.800.692.7462
<b>NEBRASKA – Medicaid</b> Website: <a href="http://dhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx">http://dhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx</a> Phone: 1.855.632.7633	<b>RHODE ISLAND – Medicaid</b> Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 401.462.5300
<b>NEVADA – Medicaid</b> Medicaid Website: <a href="https://dwss.nv.gov/">https://dwss.nv.gov/</a> Medicaid Phone: 1.800.992.0900	<b>SOUTH CAROLINA – Medicaid</b> Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1.888.549.0820
<b>SOUTH DAKOTA - Medicaid</b> Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1.888.828.0059	<b>WASHINGTON – Medicaid</b> Website: <a href="http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program">http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program</a> Phone: 1.800.562.3022 ext. 15473
<b>TEXAS – Medicaid</b> Website: <a href="http://gethiptexas.com/">http://gethiptexas.com/</a> Phone: 1.800.440.0493	<b>WEST VIRGINIA – Medicaid</b> Website: <a href="http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx">http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx</a> Phone: 1.877.598.5820, HMS Third Party Liability
<b>UTAH – Medicaid and CHIP</b> Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1.877.543.7669	<b>WISCONSIN – Medicaid and CHIP</b> Website: <a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf">https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf</a> Phone: 1.800.362.3002
<b>VERMONT – Medicaid</b> Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1.800.250.8427	<b>WYOMING – Medicaid</b> Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307.777.7531
<b>VIRGINIA – Medicaid and CHIP</b> Medicaid Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> CHIP Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a>	
Medicaid Phone: 1.800.432.5924 CHIP Phone: 1.855.242.8282	

To see if any other states have added a premium assistance program since January 31, 2017, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1.866.444.EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1.877.267.2323, Menu Option 4, Ext. 61565

## Medicare Part D creditable coverage letter

*Important notice from PEBA about your prescription drug coverage and Medicare*

Please read this notice carefully and keep it where you can find it.

This notice has information about your current prescription drug coverage with PEBA and about your options under Medicare's prescription drug coverage. This information can help you decide whether you want to join a Medicare prescription drug plan other than Express Scripts Medicare, the State Health Plan's Medicare prescription drug program.

If you are considering joining another Part D plan, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (such as a health maintenance organization or preferred provider organization) that offers prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. PEBA offers Express Scripts Medicare and the State Health Plan Prescription Drug Program to members enrolled in Medicare. It has determined that the prescription drug coverage offered through the Standard Plan or the Medicare Supplemental Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays. It is therefore considered creditable coverage. Because your existing coverage is creditable coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare prescription drug plan.

### **When can you join a Medicare prescription drug plan?**

You can join a Medicare prescription drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period to join a Medicare prescription drug plan.

### **What happens to your current coverage if you decide to join a Medicare prescription drug plan?**

If you decide to join a Medicare prescription drug plan other than the one sponsored by PEBA, you will lose your prescription drug coverage provided through your health plan with PEBA, and your premiums will not decrease. Please note that you and your dependents will be able to get this coverage back.

Before you decide to switch to other Medicare prescription drug coverage and drop your PEBA coverage, you should compare your PEBA coverage, including which drugs are covered, with the coverage and cost of any plans offering Medicare prescription drug coverage in your area.

### **When will you pay a higher premium (penalty) to join a Medicare drug plan?**

If you drop or lose your current coverage with PEBA and don't join a Medicare prescription drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare prescription drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1 percent of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19 percent higher than the Medicare base beneficiary premium.

You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### **For more information about this notice or your current prescription drug coverage**

Contact PEBA at the address or telephone number listed below.

Note: You will receive this notice each year before the next period you can join a Medicare prescription drug plan and if this coverage through PEBA changes. You also may request a copy of this notice at any time.

### **For more information about your options under Medicare prescription drug coverage**

More detailed information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans.

For more information about Medicare prescription drug coverage: Visit [www.medicare.gov](http://www.medicare.gov).

For assistance, you may call 800-MEDICARE (800.633.4227). TTY users should call 877.486.2048.

Remember: Keep this creditable coverage notice. If you decide to join one of the Medicare prescription drug plans, you may be required to provide a copy of this notice when you join to show whether you have maintained creditable coverage and, therefore, whether you are required to pay a higher premium (a penalty).

### **Contact PEBA for further information.**

Note: You will get this notice each year before the next period you can join a Medicare prescription drug plan and if this coverage through PEBA changes. You may also request a copy.

S.C. Public Employee Benefit Authority  
202 Arbor Lake Drive  
Columbia, SC 29223  
803.737.6800 | 888.260.9430  
[peba.sc.gov](http://peba.sc.gov)

## Have you moved?

If you have recently moved or you plan to move soon, be sure to log in to MyBenefits to update your address on file with PEBA. If you would like to make this address change have an immediate effective date, you should submit the change before submitting your open enrollment changes in MyBenefits. It is particularly important that you keep your address up to date. This ensures that you receive benefits information, including Internal Revenue Service Form 1095. You will receive Form 1095 by January 31, 2021. The form shows you have minimum essential health insurance coverage. The federal Affordable Care Act requires that you have this coverage.

## How much health insurance do you need?

Do you have more than one Medicare supplement plan? You need only one supplement to traditional Medicare. Having too much health insurance can cost you more. It can also cause claims issues as insurance companies try to determine who the primary payer is.

Are you eligible for Medicare and TRICARE for Life? If so, you don't need the State Health Plan Medicare Supplemental Plan. Open enrollment is the perfect time to drop unneeded insurance. You can keep your dental and vision coverage even if you don't enroll in health insurance.

Members enrolled in the Medicare Supplemental Plan do not need to enroll in a Medicare Advantage plan. The two plans do not coordinate, and Medicare Supplemental Plan members have prescription drug coverage included in their plan.

If changes occur, you can always re-enroll in the Medicare Supplemental Plan. You may do so within 31 days of the change. You can also switch to the Medicare Supplemental Plan during any open enrollment period. Changes made during open enrollment are effective the following January 1.



# PEBA<sup>SM</sup>

SC Retirement Systems  
and State Health Plan

202 Arbor Lake Drive  
Columbia, SC 29223

*Serving those who serve South Carolina*

## Manage your health and pharmacy benefits with My Health Toolkit

When you're a member of the State Health Plan, you have one convenient place for managing your health and pharmacy benefits. My Health Toolkit is your one-stop destination.

### **Learn more about your coverage.**

Look up your medical coverage, deductible and out-of-pocket spending.

### **Check medical claims.**

View the status of a current or previous medical claim, the date of service, the amount charged by your provider and the amount you may owe.

### **Check dental claims.**

Look up your dental coverage, deductible and out-of-pocket spending on dental care.

### **View or replace your identification card.**

Access an electronic version of your card or order a replacement card by visiting the full site.

### **Manage your prescriptions.**

You're just a click away from all your medication details. Select the **full site** link to access your Express Scripts account. You can see prescription drug claims payment history, find and compare drug prices, check to see if a medication is subject to clinical rules, see your prescription order status, order a temporary ID card and much more.

### **Find a provider.**

Use the **find care** link to view a list of network doctors and medical facilities or dentists in your area. Filter your search and compare results side by side. You can even view feedback from other members about a specific provider.

### **Get started by signing up today.**

It's easy to sign up for My Health Toolkit. Follow these few steps to have everything you need at your fingertips.

1. Search My Health Toolkit in your app store.
2. In the app, select Sign Up. You can also visit [StateSC.SouthCarolinaBlues.com](https://StateSC.SouthCarolinaBlues.com) and select Create An Account.
3. Enter your member identification number on your State Health Plan identification card and your date of birth.
4. Choose a username and password.
5. Enter your email address and choose to go paperless.

If you have not created an Express Scripts account, you'll be prompted to create one the first time you access your pharmacy benefits through the app. If you have any questions about My Health Toolkit, call BlueCross at 800.868.2520.