

Your 2020 Benefits Options

The *Insurance Summary*, available at www.peba.sc.gov or from your employer, provides more detail about your benefits options, including eligibility, when you can enroll and premiums.

Health

The State Health Plan gives you two options to cover your expenses: the Standard Plan or the Savings Plan. The Standard Plan has higher premiums and lower deductibles. The Savings Plan has lower premiums and higher deductibles. The TRICARE Supplement Plan provides secondary coverage to TRICARE.

Dental

You have two options for dental coverage. Dental Plus pays more, and has higher premiums and lower out-of-pocket costs. Basic Dental pays less, and has lower premiums and higher out-of-pocket costs. Changes to existing dental coverage can be made only during open enrollment in odd-numbered years.

Vision

Good vision is crucial for work and play. It is also a significant part of your health. An annual eye exam can help detect serious illnesses. You can have an exam once a year and get either frames/lenses or contacts.

Life insurance

You are automatically enrolled in Basic Life insurance at no cost if you enroll in health insurance. This policy provides \$3,000 in coverage. You'll also get a matching amount of Accidental Death and Dismemberment (AD&D) insurance.

You may elect more coverage for yourself, your spouse and/or children through Optional Life and Dependent Life coverage.

Long term disability

You are automatically enrolled in Basic Long Term Disability at no cost if you enroll in health insurance. The maximum benefit is \$800 per month. You may elect Supplemental Long Term Disability coverage for added protection.

MoneyPlus

Are you leaving money on the table? MoneyPlus is a tax-favored accounts program that allows you to save money on eligible medical and dependent care costs. You fund the accounts with money deducted pretax from your paycheck.

If you are a Standard Plan member, you can use a Medical Spending Account (MSA) to pay for eligible medical expenses, including copayments and coinsurance. If you are a Savings Plan member, a Health Savings Account (HSA) is essential to help you prepare for your health expenses. You can also use a Limited-use Medical Spending Account to pay for those expenses the Savings Plan does not cover.

Anyone can use the Pretax Group Insurance Premium feature and Dependent Care Spending Account.