



PEBA Academy

Enrollment and premiums

COBRA
2025



PEBA
SC Retirement System
and State Health Plan

Serving those who serve South Carolina

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Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
 - [Benefits Administrator Manual](#); and
 - [Insurance Benefits Guide](#).
- The plan of benefits documents, certificates of coverage and benefits contracts contain complete descriptions of the insurance benefits offered by or through PEBA. Their terms and conditions govern all these benefits.

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Administration of benefits

- PEBA administers COBRA benefits for subscribers of:
 - State agencies;
 - Public higher education institutions;
 - Public school districts; and
 - Charter schools that participate in both insurance and retirement.
- Optional employers and charter schools that participate in insurance only administer COBRA benefits for subscribers.
 - Must sign [COBRA Notice of Election](#) form.
 - Collect all [COBRA premiums](#).
 - Remit payment to PEBA with COBRA Bill (HRA610).
 - \$3 monthly administrative fee for COBRA subscribers enrolled in health and/or dental. Optional employers cannot charge fee to COBRA subscribers.

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Initial premium payment period

- 45 days from date of COBRA election.
- Must include premiums back to date of loss of coverage.
 - Potential for high retroactive premiums due to 60-day notification rule.
- Coverage for PEBA-administered COBRA subscribers will not be activated until premium is received.
- Coverage for optional employer COBRA subscribers activated immediately when employer submits NOE to PEBA.
 - Optional employers collect premiums.

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After initial payment

- Monthly payments due on the 10th of each month.
- 30-day grace period from due date of unpaid premium.

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Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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