

Serving those who serve South Carolina

Health and Well-being: Your Benefits Resources

2024

1

What we will cover

- State Health Plan overview.
- PEBA Perks.
- Adult well visits.
- Health and wellness benefits.
- Online tools and resources.

South Carolina Public Employee Benefits Authority 2

2

State Health Plan

- Self-funded insurance plan:
 - Members' and employers' premiums are held in a trust fund, and these funds are used to pay claims.
 - BlueCross BlueShield of South Carolina processes health claims.
 - Express Scripts processes prescription claims.
- Cost of the State Health Plan compares favorably to other plans.
 - Learn more at peba.sc.gov/facts.
- Health management is key to maintaining a low cost for the Plan and premiums.

South Carolina Public Employee Benefits Authority 3

3

PEBA Perks

Value-based benefits at no cost

South Carolina Public Employee Benefit Authority 4

4

PEBA Perks

Value-based benefits available at no cost to State Health Plan primary members at network providers and pharmacies. Learn more at www.PEBAperks.com.

- Preventive screenings.
- Adult vaccinations.
- Well adult benefits.
- Well child care benefits.
- Colorectal cancer screening.
- Cervical cancer screening.
- No-Pay Copay.
- Mammography.
- Behavioral health management.
- Weight management.
- Heart health.
- Diabetes education.
- Nicotine cessation.
- Maternity management.

peba Perks VALUE FOR A HEALTHIER STATE

South Carolina Public Employee Benefit Authority 5

5

Preventive screenings

- Available to employees, retirees, spouses, dependent children ages 19 and older, and COBRA subscribers whose primary coverage is the State Health Plan .
- Screenings, worth more than \$300, include:
 - Blood work;
 - Health risk appraisal;
 - Height and weight measurements;
 - Blood pressure check; and
 - Lipid panels.
- Share your preventive screening results with your network provider to eliminate the need for retesting at a well visit.

peba Perks VALUE FOR A HEALTHIER STATE

South Carolina Public Employee Benefit Authority 6

6

Adult vaccinations

- Available to State Health Plan primary members.
- Covered as recommended by the [U.S. Centers for Disease Control and Prevention](#).
- Take advantage of this benefit at a network pharmacy.
- If a member receives a shot at a network doctor's office, the cost of the vaccine and administration fee will be paid in full.
 - Any associated office visit charges will follow regular Plan coverage rules.



7

Well adult benefits (adult well visit and well woman visit)

- Available to State Health Plan primary members ages 19 and older.
- Evidence-based services with an A or B recommendation by the [United States Preventive Services Task Force \(USPSTF\)](#) included.
- Take advantage of adult well visit at a network provider specializing in general practice, family practice, pediatrics, internal medicine or gerontology.
- Eligible female members can receive an annual adult well woman visit at a network provider specializing in obstetrics and gynecology, or can have a well woman exam in conjunction with or in addition to their annual well visit with a network provider.



8

Services not included as part of an adult well visit or well woman visit

- Those without an A or B recommendation by the USPSTF.
- Other services, including a complete blood count (CBC), EKG, PSA test and basic metabolic panel, if ordered by a physician to treat a specific condition, are subject to the copayment, deductible and coinsurance, as well as normal Plan provisions.
- Follow-up visits and services as a result of a well visit are also subject to normal Plan provisions.
- Female members may receive both an adult well visit and a well woman visit in the same plan year, but the USPSTF recommended services will not be covered more than once per plan year. Duplicate services will be denied.



9

Well child care benefits (exams and immunizations)

- Available to covered dependents through age 18.
- Plan pays 100% of the allowed amount for approved exams and immunizations at a network provider.
- [American Academy of Pediatrics](#) recommends services at certain ages.
- [U.S. Centers for Disease Control and Prevention](#) recommends immunizations.



10

Colorectal cancer screening

- Available to State Health Plan primary members at qualified network providers.
- Routine screening covered based on age range recommended by the [United States Preventive Services Task Force](#).
 - Eligible members can also opt for some take-at-home tests.
- Diagnostic screenings available at any age.
- Benefit covers only pre-surgical consultation, generic prep kit, procedure and anesthesia.
- Any associated lab work as a result of the screening will be processed according to normal Plan provisions.



11

Cervical cancer screening

- Available to State Health Plan primary women ages 18-65.
- Covers a Pap test each calendar year.
- Based on recommendations of the [United States Preventive Services Task Force](#), the Plan covers the routine HPV test once every five years for women ages 30-65, or as otherwise recommended by the USPSTF.



12

No-Pay Copay

- Available to State Health Plan primary subscribers and covered spouses.
- Qualify for the program on an annual basis through Strive by completing certain activities each year.
- Receive certain generic medications for the following conditions:
 - High blood pressure and high cholesterol;
 - Cardiovascular disease, congestive heart failure and coronary artery disease; and
 - Diabetes.



13

Mammography

- Available to State Health Plan primary women.
- One baseline routine mammogram (four views) for women ages 35-39.
- One routine mammogram (four views) each calendar year for women ages 40 and older.
- Diagnostic mammograms are processed according to regular Plan coverage rules.



14

Behavioral health management

- Meru Health:
 - Available to State Health Plan primary members.
 - 12-week treatment program to reduce anxiety, stress, depression and burnout.
 - Combines therapist and psychiatrist support, a biofeedback training device, anonymous peer support, meditation practices and habit-changing activities.
- Health coaching:
 - Available to State Health Plan primary members through BlueCross.



15

Weight management

- **Wondr Health:**
 - Available to State Health Plan members, including spouses and dependent children ages 18 and older, and Medicare-primary members.
 - Clinical behavioral weight management program focusing on weight loss and diabetes prevention.
 - 10-week, online program that uses weekly video lessons and interactive tools to teach the behavioral skills necessary to lose weight and keep it off long-term.
- **Health coaching:**
 - Available to State Health Plan primary members through BlueCross.



16

Heart health

- **Hello Heart:**
 - Available to eligible State Health Plan primary members.
 - Easy-to-use program that helps you track, understand and manage your heart health from the privacy of your own phone.
- **Health coaching:**
 - Available to State Health Plan primary members through BlueCross.



17

Diabetes management

- **Virta:**
 - Available to eligible State Health Plan primary members.
 - Can help you reverse Type 2 diabetes while naturally lowering and controlling your average blood sugar (HbA1c).
- **Diabetes education:**
 - Available to State Health Plan primary members.
 - Trains diabetics to manage their condition to avoid disease-related complications.
- **Health coaching:**
 - Available to State Health Plan primary members through BlueCross.



18

Nicotine cessation

- Available to State Health Plan primary subscribers and covered spouses and dependent children ages 13 or older.
- Enroll in the Quit For Life® program.
 - Expert Quit Coach® will support you over the phone, online and via text, and will help you follow a Quitting Plan customized to your needs.
- Includes a \$0 copay for certain tobacco cessation drugs to eligible participants.



19

Maternity management

- Available to State Health Plan primary women.
- Coming Attractions:
 - Supports mothers throughout their pregnancy and postpartum care.
 - Assists with Neonatal Intensive Care Unit infants or other babies with special needs until they are one year old.
- Receive certain electric or manual breast pump by enrolling in Coming Attractions.



20

Digital resources

21

Blue CareOnDemand

- Urgent care and behavioral health telehealth benefits available to State Health Plan primary members ages 18 and older.
- Urgent care telehealth services available for dependents younger than age 18.
- Behavioral health telehealth services available to dependents ages 10-17 with a parent or legal guardian’s consent.
- Connect with health care professionals via computer or smartphone 24/7/365.
- Visit is covered as a traditional office visit under the State Health Plan.
- peba.sc.gov/telehealth.

22

Health issues appropriate for a Blue CareOnDemand visit

- Cold and flu symptoms.
- Allergies.
- Bronchitis and other respiratory infections.
- Urinary tract infections.
- Rashes and other skin irritations.
- Sinus problems.
- Migraines.
- Pink eye.

23

Behavioral health visits through Blue CareOnDemand

- Chat by phone or video with a licensed counselor, therapist, psychologist or psychiatrist from the comfort of your home.
- Have your first therapy appointment within a week or less and choose a time that works for you and set up regular appointments, if needed.
- Get help with issues like:
 - Anxiety;
 - Stress;
 - Life changes;
 - Grief; and
 - Depression.

24

MUSC Health Virtual Care

- Available to State Health Plan primary members and Medicare-primary members at no member cost.
- Two options for a visit:
 - Questionnaire; or
 - Chat interview.
- Common conditions treated include allergies, pinkeye, sinus infections, skin rashes, sore throat, urinary tract infections and flu.
- Member does not need to be a South Carolina resident; however, a member must be in South Carolina at the time of the visit.
- peba.sc.gov/telehealth.

25

Within Health

- Available to State Health Plan primary members.
- Treatment costs follow normal Plan provisions.
- Revolutionizing eating disorder treatment with a comprehensive, virtual treatment solution.
- Flexible scheduling accommodates your lifestyle, so you don't have to put your life on hold during treatment.
- peba.sc.gov/telehealth.

26

Strive

- Digital health platform that helps you live better and achieve your health goals with a fun and engaging experience that delivers powerful resources right to your fingertips.
- Personalize your experience:
 - Set your interests to get personalized well-being tips.
 - Choose your email preferences.
 - Connect an activity tracker.
 - Select the Profile icon to personalize your experience.
 - Upload a profile picture and add friends.
- To enroll, log in to your [My Health Toolkit](#) account. In the mobile app, select Benefits, then Strive. From your computer, select Wellness, then Strive.

27

Online tools and resources

South Carolina Public Employee Benefit Authority

28

28

Navigating Your Benefits

- peba.sc.gov/nyb.
- Plain-language explanations of insurance and retirement benefits.
- Flyers and videos.



Navigating
your benefits


South Carolina Public Employee Benefit Authority

29

29

Member messaging

- Text messages that can help you stay on top of your health.
- Receive benefits information, health and wellness reminders and cost-saving tips.
- State Health Plan members automatically receive text messages but can opt out anytime.



South Carolina Public Employee Benefit Authority

30

30

My Health Toolkit

- One-stop destination to manage your health benefits.
 - Learn more about your coverage.
 - Check medical and dental claims.
 - Manage your prescriptions.
 - Replace or view your identification card.
 - Find a doctor or hospital.
 - Improve your wellness with Strive.
 - Register for Blue CareOnDemand.
 - Manage your prescriptions with single sign on to your Express Scripts account.
- Download the mobile app to register or visit www.StateSC.SouthCarolinaBlues.com.



South Carolina Public Employee Benefits Authority 31

31

How to register for My Health Toolkit

1. Search My Health Toolkit in your app store.
2. In the app, select Sign Up.
You can also visit www.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.

For enhanced security, multi-factor authentication is required. If you have any questions about your My Health Toolkit account, call BlueCross at 877.274.1715.

South Carolina Public Employee Benefits Authority 32

32

My Health Toolkit: for your entire family

- Subscribers, covered spouses and dependents ages 16 and older can create their own profile.

	Who can see information		
	Subscriber's claims/eligibility	Spouse's claims/eligibility	Dependent's claims/eligibility
Subscriber	✓	✓	✓
Spouse	✓	✓	
Dependent(s)			✓

South Carolina Public Employee Benefits Authority 33

33

Manage your medicine with taps, not trips.

- Register at www.express-scripts.com or download the Express Scripts mobile app.
- Online tools include:
 - See prescription drug claims and payment history.
 - Check if a drug requires prior authorization and compare drug prices.
 - Locate a network pharmacy near you.
 - Access your identification card.



34

MyBenefits

- MyBenefits.sc.gov.
- Accessible online 24/7.
 - Review benefits statement;
 - Change contact information;
 - Update life insurance beneficiaries;
 - Change coverage during some special eligibility situations;
 - Make changes during open enrollment; and
 - Upload supporting documentation.

35

Questions?

- Visit us online at peba.sc.gov.
- Call PEBA's Customer Service at 803.737.6800 or 888.260.9430.
- For questions about health claims, call BlueCross at 800.868.2520.
- For questions about prescription claims, call Express Scripts at 855.612.3128.

36

Get social with PEBA

 [SCPEBA](#)  [s.c.peba](#)

 [SCPEBA](#)  [PEBA TV](#)

 [South Carolina Public Employee Benefit Authority](#)

South Carolina Public Employee Benefit Authority 37

37

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.

South Carolina Public Employee Benefit Authority 38

38
