

Serving those who serve South Carolina

# Health and Wellness: Your Benefits Resources

2023

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### What we will cover

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

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### 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](http://peba.sc.gov/facts).
- Health management is key to maintaining a low cost for the Plan and premiums.

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3

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**PEBA Perks**

Value-based benefits at no cost

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**PEBA Perks**

- Value-based benefits available at no cost to State Health Plan primary members at network providers and pharmacies.
- Benefits can help make it easier for you and your family to stay healthy.
- [www.PEBAPerks.com](http://www.PEBAPerks.com).
- Preventive screenings.
- Flu vaccine.
- Adult vaccinations.
- Well child benefits (exams and immunizations).
- Colorectal cancer screening.
- Cervical cancer screening.
- No-Pay Copay.
- Mammography.
- Diabetes education.
- Tobacco cessation.
- Breast pumps.

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**Preventive screenings**

- Available to State Health Plan primary subscribers, non-Medicare eligible retirees, COBRA subscribers and covered spouses.
- 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.

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6

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**Flu vaccine**

- Available to State Health Plan primary members.
- Members may get the shot from a participating network pharmacy for a \$0 copay.
  - Children ages 3 and older can receive a flu shot at a network pharmacy.
- If a member receives the shot at a network doctor's office, the vaccine and the administration fee will be covered at no cost.
  - Any costs associated with the office visit will be processed according to regular Plan coverage rules.



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7

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**Adult vaccinations**

- Available to State Health Plan primary members.
- Covered as recommended by the U.S. Centers for Disease Control and Prevention.
- If a member receives a shot at a network doctor's office, the vaccine and the administration fee will be covered at no cost.
  - Any costs associated with the office visit will be processed according to regular Plan coverage rules.
- Members can also take advantage of this benefit at a network pharmacy.



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8

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**Well child benefits**

- 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.



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9

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### Colorectal cancer screening

- Available to State Health Plan primary members at a qualified network provider.
- 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.



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10

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### Cervical cancer screening

- Available to State Health Plan primary women ages 18-65.
- Covers a Pap test each calendar year at no cost.
- Benefit covers only the lab fee and portion of the office visit associated with the Pap test.
- Based on the recommendation of the United States Preventive Services Task Force, the Plan will pay a benefit for HPV testing once every five years for women ages 30-65, or as otherwise recommended by the USPSTF.



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11

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### 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.



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12

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### 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.



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13

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### Diabetes education

- Available to State Health Plan primary members.
- Diabetes education helps diabetics understand their condition and how to better manage it.
- People who receive diabetes education are more likely to
  - Use primary care and preventive services;
  - Take medications as prescribed; and
  - Control their blood glucose, blood pressure and cholesterol levels.



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14

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### Tobacco cessation

- Available to State Health Plan primary subscribers and covered spouses and dependent children ages 13 or older.
- Enroll in Quit For Life® program at [www.quitnow.net/SCStateHealthPlan](http://www.quitnow.net/SCStateHealthPlan) or 800.652.7230.
- Includes a \$0 copay for eligible tobacco cessation medications to eligible participants.



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15

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**Breast pumps**

- Available to State Health Plan primary women.
- Receive certain electric or manual breast pump.
- Learn more by enrolling in Coming Attractions.
  - Log in to your [My Health Toolkit](#) account. Select Wellness, then Health Coaching.
  - Call 803.699.3337 or 800.925.9724.
- Coming Attractions program supports mothers throughout pregnancy and baby's first year of life.
- Lactation consultations are available at no cost through Blue CareOnDemand.



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16

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**Adult well visits**



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**Adult well visits**

- The State Health Plan covers one well visit each plan year at no member cost.
- Evidence-based services with an A or B recommendation by the [United States Preventive Services Task Force \(USPSTF\)](#) included.
- Available to all non-Medicare primary adults ages 19 and older.
- Eligible female members may use their well visit at their gynecologist or primary care physician, but not both.
  - If a female visits both doctors in the same year, only the first routine office visit received will be covered.



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18

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### Where to go for an adult well visit

- Take advantage of this benefit at a network provider specializing in:
  - General practice;
  - Family practice;
  - Pediatrics;
  - Internal medicine;
  - Gerontology; or
  - Obstetrics and gynecology.

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19

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

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20

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### How to get the most out of your benefits

- Step 1** **Get your preventive screening.** You can receive a biometric screening at no cost, which will minimize cost to the Plan at your adult well visit.
- 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, and 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 to the Plan.
- 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.

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21

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**Health and wellness benefits**

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22

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**Patient-centered medical home (PCMH)**

- Focus is on coordinating care and preventing illnesses rather than waiting until an illness occurs and treating it.
- Standard Plan members do not pay the \$15 copayment for an in-person physician office.
- Members pay a 10% coinsurance for an in-person office visit, rather than 20% coinsurance, once meeting their deductible.
- Learn more and find a list of PCMH providers at [www.StateSC.SouthCarolinaBlues.com](http://www.StateSC.SouthCarolinaBlues.com).

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23

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**Blue CareOnDemand**

- Available to State Health Plan primary members ages 18 and older.
  - Dependent children can use the benefit with an adult member.
- Connect with health care professionals via computer or smartphone 24/7/365.
- Maximum cost of \$59.
  - Cost is subject to regular Plan coverage rules, including annual deductible and coinsurance.
- [peba.sc.gov/telehealth](http://peba.sc.gov/telehealth).

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24

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**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.
- Pinkeye.

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25

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**Other types of Blue CareOnDemand visits**

- Behavioral health:
  - Video chat with a licensed counselor, therapist, psychologist or psychiatrist from the comfort of your home.
  - Schedule follow-up visits at the time and frequency that are right.
  - Cost of the visit will vary based on the type of provider.
- Lactation consultations:
  - Video chat with a lactation consultant at no cost and get help for many of the common issues associated with breastfeeding.
  - Schedule follow-up appointments at a time and frequency that are right.

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26

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**MUSC Health Virtual Care**

- State Health Plan members, including Medicare-primary members, have access to MUSC's telehealth option at no cost.
- Opt for non-video visits or video visits.
- Common conditions treated include allergies, pinkeye, sinus infections, skin rashes, sore throat, urinary tract infections and flu.

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27

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**MUSC Health Virtual Care**

- A member does not need to be a South Carolina resident; however, a member must be in South Carolina at the time of the visit.
- Members ages 18 and older can create an account.
- Members can also add dependents to their account. Visits for dependent children younger than age 18 must be completed by a parent.
- [peba.sc.gov/telehealth](http://peba.sc.gov/telehealth).

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28

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**Meru Health**

- An online health care provider that offers State Health Plan primary members an evidence-based program that is clinically proven to reduce anxiety, stress, depression and burnout.
- Meru's 12-week program includes:
  - Daily therapist and psychiatrist support;
  - A biofeedback training device;
  - Anonymous peer support;
  - Meditation practices; and
  - Habit-changing activities for sleep, nutrition and more.
- Available at no cost to members.
- Learn more at [meruhealth.com/cba](http://meruhealth.com/cba).

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29

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**Lower copayment for preferred insulin**

- The Patient Assurance Program enables State Health Plan members to get a 30-day supply of preferred and participating insulin products for \$25 (90-day supply for \$75) at a network pharmacy or through home delivery from Express Scripts Pharmacy.
- See if your insulin medication is eligible for the reduced copayment by logging in to your account at [express-scripts.com](http://express-scripts.com) or by calling 855.612.3128.

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30

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### Wondr Health

- Teaches it's not what you eat, but when and how you eat that will help you lose and keep off weight.
- 10-week online program using video lessons and interactive tools.
- Participants watch lessons at their convenience on their computer, smartphone or tablet through iPhone or Android apps.
- Following the first 10 weeks, participants will receive:
  - Seven biweekly sessions; and
  - Six months of continued support, as needed.

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31

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### Wondr Health eligibility

- Available at no cost to members.
  - Includes first 10 weeks, seven biweekly sessions and six months of continued support.
- State Health Plan members ages 18 and older can apply to participate. Also available to Medicare-primary members.
  - Some medical conditions or body mass indexes (BMIs) may prevent you from participating in the program.
- Apply for an upcoming program at [wondrhealth.com/PEBA](http://wondrhealth.com/PEBA).

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32

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### 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.

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33

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**Health coaching**

- Available to State Health Plan subscribers and covered adult family members.
- Designed to help those with behavioral or chronic medical conditions.
- Automatically enrolled if identified through claims as someone who could benefit from one of the programs.
  - Can opt out at any time.
- To self-enroll, call BlueCross at 855.838.5897.
- [peba.sc.gov/health-coaching](http://peba.sc.gov/health-coaching).

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34

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**Online tools and resources**

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35

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***Navigating Your Benefits***

- [peba.sc.gov/nvb](http://peba.sc.gov/nvb).
- Plain-language explanations of insurance and retirement benefits.
- Flyers and videos.



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36

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### 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.
- Two ways to sign up:
  - Call 844.284.5417.
  - Text PERKS to 735-29.



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37

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### 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 Rally.
- Download the mobile app to register or visit [www.StateSC.SouthCarolinaBlues.com](http://www.StateSC.SouthCarolinaBlues.com).



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38

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### 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](http://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.

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39

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### 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)			✓

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40

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### Manage your medicine with taps, not trips.

- Register at [www.express-scripts.com](http://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.
  - View information about the COVID vaccine if received at a network pharmacy.



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41

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### MyBenefits

- [MyBenefits.sc.gov](http://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.

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42

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**Questions?**

- Visit us online at [peba.sc.gov](http://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.

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43

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44

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**Disclaimer**

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45

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