



Insurance benefits

Insurance Benefits Training
2025



Serving those who serve South Carolina

1

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.

South Carolina Public Employee Benefit Authority

2

2

Insurance benefits

- All participating employers must offer their insurance-eligible subscribers all the insurance programs PEBA offers.¹
 - Permanent part-time teachers should be offered health, dental, vision, MoneyPlus and Health Savings Account.
- Employers may not offer competing products and programs that PEBA already offers.
- Employers may offer products not offered by PEBA; however, premiums for those products may not be paid pretax through MoneyPlus, PEBA's flexible benefits program.

¹Subscribers who return to employment with an employer who participates in PEBA-administered insurance after 30 days cannot participate in an MSA or DCSA for the remainder of the plan year.

South Carolina Public Employee Benefit Authority

3

3

Coordination of benefits

- Employees may be eligible for coverage through a spouse's employer who does not participate in PEBA insurance.
- Plan that covers the person as employee is primary to plan that covers person as dependent.
- When both parents cover a child, plan of the parent whose birthday occurs earlier in the year is primary.
- An employee and spouse, also covered as an employee or retiree with PEBA, may share the same deductible and coinsurance if enrolled in the same health plan.

South Carolina Public Employee Benefit Authority

4

Benefit options

- Health.
- Dental.
- Vision.
- Life insurance.
- Long term disability.
- MoneyPlus.
- Health Savings Account.

- *Insurance Orientation and Education presentation and video at peba.sc.gov/publications under Presentations.*
 - Also available at peba.sc.gov/new-employees.

South Carolina Public Employee Benefit Authority

5

2025 Monthly employer contributions for active employees

Optional employer contributions may vary.

	Employee	Employee/ spouse	Employee/ children	Full family
Health	\$527.10	\$1,108.84	\$905.94	\$1,449.32
Dental	\$13.48	\$13.48	\$13.48	\$13.48
Life insurance	\$0.38	\$0.38	\$0.38	\$0.38
Long term disability	\$3.22	\$3.22	\$3.22	\$3.22

South Carolina Public Employee Benefit Authority

6

Optional employers

- Subject to experience rating, or load factor, of health insurance premiums.
 - Employer contributions and subscriber premiums may be different than those published in PEBA publications.
 - Use [Monthly premium worksheet for optional employers](#) to notify employees of rates.
- Load factor is added to health premiums based on claims history and adjusted each year.
- Written notification of load factor to be applied in January of the following year is provided each March.
- More information about experience rating can be found in the [Optional Employer Handbook](#).

South Carolina Public Employee Benefit Authority 7

7

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 8

8
