

ANNUAL ENROLLMENT HIGHLIGHTS

October 1-31, 2014 is Annual Enrollment.

Health Coverage

During this Annual enrollment you **may** add/drop yourself and your dependents from your health insurance. Insurance will require documentation for adding a new dependent.

If you are adding a spouse to your insurance you will need to provide a copy of your marriage license.

If you are adding children to your insurance you will need to provide a copy of their birth certificate with the parents' names on the certificate. (the small cards issued by SC will not be acceptable)

However, if you have a family status change (i.e., loss/gain of coverage, marriage, birth of a child, etc.) during the year, you may add or drop coverage as long as you complete the paperwork within 31 days of the event.

The following is a list of changes to the State Health Plan Standard Plan:

- The annual deductible will be \$450 for single coverage, \$900 for family coverage
- The copayment for a physician office visit will be \$13
- The copayment for emergency room services will be \$160
- The copayment for outpatient facility services will be \$97
- Prescription drug copayments will be \$39 for Tier 2 and \$65 for Tier 3 (Tier 1 copayment will remain \$9.)
- Prescription drug copayments for mail order will be \$98 for Tier 2 and \$163 for Tier 3. (Tier 1 copayment will remain \$22.)
- The coinsurance maximum for network services will be \$2,600 for single coverage, \$5,200 for family coverage
- The coinsurance maximum for out-of-network services will be \$5,200 for single coverage, \$10,400 for family coverage.

There will be no changes to the **State Health Plan Savings Plan** in 2015.

The **Blue Choice HMO** will not be available next year. Employees currently enrolled in this plan will need to select the Standard or the Savings plan during the annual enrollment.

Dental Insurance

We cannot add or drop dependents from Dental coverage this year. We **cannot** add Dental Plus this year.

ANNUAL ENROLLMENT HIGHLIGHTS

Life Insurance

Employees enrolled in Optional Life can increase their coverage in \$10,000 increments up to \$50,000 without providing medical evidence of good health. You can increase your coverage up to \$500,000 by providing medical evidence of good health.

Employees not currently participating in the Optional Life program can enroll for up to \$50,000 without providing medical evidence of good health.

You may not add or increase your Spouse's life insurance during this enrollment.

Eligible Children not currently enrolled in the Dependent Life program can be enrolled for \$15,000 without providing medical evidence of good health. To enroll your children in dependent life child, the child must be a full-time student.

MoneyPlu\$

Employees whose insurance premiums are not currently pre-taxed may enroll in the MoneyPlu\$ pre-tax feature.

Medical Spending Account

Active employees who are currently enrolled in MoneyPlu\$ Medical Spending Accounts **must re-enroll** during the enrollment period if they plan to participate in the program in 2015. Anyone not previously enrolled, may enroll during open enrollment. If you do not re-enroll you will not participate in 2015.

Supplemental Long Term Disability (SLTD)

You may enroll in SLTD during open enrollment by providing evidence of good health. If you are currently enrolled, you may change your benefit waiting period.

ANNUAL ENROLLMENT HIGHLIGHTS

Vision Care

During this Annual enrollment you **may** add/drop yourself and your dependents from your health insurance.

The covered amount for frames which is offered once every two years, will be increased to \$150. The plan will also provide a Diabetic Eye Care benefit for members diagnosed with type 1 or type 2 diabetes.

Diabetes increases the risk of several eye diseases, including glaucoma, cataracts and retinopathy, a deterioration of the retina. Exams can detect changes in the eye, making it possible to treat these diseases in their early stages. To help check for diabetes-related changes, State Vision Plan members are eligible for an office visit and diagnostic tests, as determined by their eye care provider, every six months.

My Benefits (eip.sc.gov.)

You may go on-line to the employee insurance website at eip.sc.gov and view your current benefits and beneficiary information. You may also make any changes to your coverage and beneficiaries through the My Benefits web site.