



Serving those who serve South Carolina

Rock Enroll 2019

Open enrollment is October 1-31, 2019

Changes effective January 1, 2020



What's new for 2020?

- There is no increase in MUSC Health Plan employee premiums.
- Dental Plus premiums will decrease in 2020 for employee tier only. All other tiers will have a small increase in Dental Plus premiums. Benefits are not changing.
- State Vision Plan premiums will decrease in 2020. Benefits are not changing.

Dental and Vision Premium Changes



2019

Dental		
	Basic	Plus*
Employee	\$0.00	\$27.12
Employee/Spouse	\$7.64	\$54.80
Employee/Children	\$13.72	\$63.20
Full Family	\$21.34	\$82.10
*enrollees must pay both premiums for Plus		
Vision		
Employee		\$8.00
Employee/Spouse		\$16.00
Employee/Children		\$17.16
Full Family		\$25.16

2020

Dental		
	Basic	Plus
Employee	\$0.00	\$25.96
Employee/Spouse	\$7.64	\$60.12
Employee/Children	\$13.72	\$74.26
Full Family	\$21.34	\$99.98
Vision		
Employee		\$5.80
Employee/Spouse		\$11.60
Employee/Children		\$12.46
Full Family		\$18.26



MUSC Dental Faculty Practice Basic Dental Plan v. Dental Plus Plan

Service (Fee)	Basic Plan		Dental Plus Plan	
	Insurance Pays	Patient Pays	Insurance Pays	Patient Pays
<u>Preventative & Diagnostic Services</u>				
Cleaning (\$80)	\$30.10	\$46.90	\$80.00	\$0.00
PANO X-ray (\$96)	\$42.10	\$53.90	\$96.00	\$0.00
Bitewing X-ray (\$55)	\$19.30	\$35.70	\$55.00	\$0.00
Comprehensive Exam (\$80)	\$19.30	\$52.70	\$80.00	\$0.00
<i>Total (\$311):</i>	<i>\$110.80</i>	<i>\$189.20</i>	<i>\$311.00</i>	<i>\$0.00</i>
<u>Basic Service</u>				
Surface Filling (\$166)	\$27.12	\$138.88	\$103.20	\$62.80
<u>Major Service</u>				
Porcelain Crown (\$1099)	\$195.50	\$903.50	\$487.50	\$611.50

To find a network dentist:

1. Go to www.StateSC.SouthCarolinaBlues.com
2. Click on **Find a Dentist** and choose from the filter options.

For information by phone:

- Call State Dental customer service at 803-264-7323.
- Or call your dental office and ask if it has joined the BlueCross BlueShield of South Carolina provider network.



How do you make your - Open Enrollment changes for 2020?



MyBenefits-Accessible 24/7.

- Change contact information.
- Make changes during open enrollment;
- Enroll or re-enroll in MoneyPlus;
- Review benefits statement;
- Upload supporting documentation;
- Update life insurance beneficiaries;
- Change coverage during some special eligibility situations;
and
- <https://mybenefits.sc.gov>

OE Changes will
be finalized/live
in MyBenefits
after 1/1/2020.



Your open enrollment playlist

Song 1: “Choose Your Health Plan”



- Enroll or Refuse MUSC Health Plan.
- Enroll yourself or any eligible dependents.
- Drop health coverage for yourself or any dependents.

Song 2: “Choose Your Dental Plan”



- Change from one dental plan to another:
 - Dental Plus; or
 - Basic Dental.
- Enroll yourself or any eligible dependents.
- Drop dental coverage for yourself or any dependents.
- Dental changes can be made only during open enrollment in odd-numbered years.

Song 3: “Choose Your Vision Coverage”



- Enroll in or drop State Vision Plan coverage for yourself or any eligible dependents.

Song 4: “Choose Your Additional Life Insurance Coverage”



- Optional Life.
 - Enroll in or increase coverage with medical evidence*.
 - Decrease or drop coverage through “MyBenefits”.
- Dependent Life-Spouse.
 - Enroll in or increase coverage with medical evidence*.
 - Decrease or drop coverage through “MyBenefits”.
- Dependent Life-Child.
 - Enroll in or drop coverage.

*Contact benefits@musc.edu for forms.

Song 5: “Choose Your Additional Long Term Disability Coverage”



- Apply for Supplemental Long Term Disability coverage with medical evidence*.
- Change your benefit waiting period from 180 days to 90 days for existing coverage with medical evidence.
- Change your benefit waiting period from 90 days to 180 days for existing coverage without medical evidence.
- Drop coverage.

*Contact benefits@musc.edu for forms.

Song 6: “Choose Your MoneyPlus Elections”



- Enroll in or drop the Pretax Group Insurance Premium feature.
- Enroll in, re-enroll in or drop flexible spending accounts:
 - Medical Spending Account.
 - Dependent Care Spending Account.

Enroll or increase Optional Life/Changing Supplemental Long Term Disability



- If you want to enroll in or increase Optional Life or Dependent Life-Spouse coverage, or if you make changes to your Supplemental Long Term Disability coverage that require medical evidence you cannot make your open enrollment changes through [MyBenefits](#).
- Instead, you must complete a Notice of Election form, sign it and return it to your benefits administrator by October 31, 2019. Your benefits administrator will submit the form to PEBA once he receives approval for coverage from MetLife or The Standard.

What changes you should make first before your 2019 open enrollment changes?



- Review and update your address
- Update your tobacco declaration certification if you quit smoking within the last six (6) months. Contact your BA for a form.
- Update your marital status-this change must be completed through paper notice of election form. Contact your BA.

2020 Monthly premiums for active employees



- Based on benefits selected and coverage level. Coverage levels include:
 - Employee only;
 - Employee/spouse;
 - Employee/children; and
 - Full family.

Open enrollment reminders



- Open enrollment is October 1-31, 2019.
- You can log into “Mybenefits” now to make your open enrollment changes.
- You are responsible for reviewing and updating your insurance benefits.
 - Use MyBenefits or talk to your benefits administrator.
- Submit all dependent documentation to PEBA by December 1, 2019.
- Changes made during open enrollment are effective January 1, 2020.
- www.peba.sc.gov/oe.html



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