

2014 Insurance Open Enrollment

Reminder to use My Benefits for Open Enrollment (October 1 – 31, 2013)

<https://mybenefits.sc.gov>

During open enrollment, you can make these changes to your benefits:

- **Health:** You may enroll in, change or drop health plans for yourself and/or your eligible family members.
- **Dental:** You may enroll in or drop State Dental Plan or Dental Plus coverage for yourself and/or your eligible family members.
- **Vision:** You may enroll in or drop vision coverage for yourself and/or your eligible family members.
- **Optional Life:** You may enroll in, increase, decrease or cancel your Optional Life Insurance coverage.
- **Dependent Life:** You **cannot** enroll your spouse in Dependent Life-Spouse coverage without medical evidence of good health. You **can** enroll your eligible child in Dependent Life-Child coverage. If your eligible family members are already enrolled in Dependent Life coverage, you may decrease or cancel that coverage.
- **MoneyPlu\$:** You may enroll or re-enroll in MoneyPlu\$ accounts.

Reminder – Documentation is required to enroll a dependent.

Dependent Documentation Requirements	
Dependent Type	Documents Required for Enrollment
Legal Spouse	Marriage license <u>or</u> page 1 of your federal tax return (be sure to black out all financial information)
Former Spouse	Divorce decree ordering the subscriber to cover the former spouse
Common Law Spouse	Common Law Marriage Affidavit
Natural Child	Long-form birth certificate showing the subscriber as the parent
Stepchild	Long-form birth certificate showing the name of the natural parent, plus proof that the natural parent and the subscriber are married (see Legal Spouse/Common Law spouse requirement from above)
Adopted Child	Court documentation verifying completed adoption <u>or</u> a letter of placement from an adoption agency, an attorney or the S.C. Department of Social Services, verifying the adoption is in progress
Foster Child	A court order or other legal document placing the child with the subscriber, who is a licensed foster parent
Other Children	Court order or other legal document granting legal custody of the child to the subscriber. Documentation must verify the subscriber has guardianship responsibility for the child, not merely financial responsibility.
Incapacitated Child	Incapacitated Child Certification Form plus proof of relationship. See the appropriate child type (natural, step, adopted, foster or other) in the list above for acceptable proof of relationship.

2014 Rates and Plan Changes

There will not be a premium rate increase for the Health Savings Plan or Standard Health Plan.

The rates for Blue Choice have not been set yet. There is a possibility it will no longer be offered as an option.

There is a slight premium rate increase for Dental Plus and Vision.

	Dental Plus Rates		Vision Rates	
	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>
Enrollee Only	\$24.58	22.00	\$ 7.94	7.76
Enrollee / Spouse	\$49.66	45.66	\$15.88	15.52
Enrollee / Children	\$57.26	52.64	\$16.86	16.48
Full Family	\$74.22	68.24	\$24.82	24.24

The State Health Plan copays and deductibles will increase in 2014 by 20%.

	Health Savings Plan		Standard Health Plan	
	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>
Annual Deductible, Single Coverage	\$3,600	\$3,000	\$420	\$350
Annual Deductible, Family Coverage	\$7,200	\$6,000	\$840	\$700
Coinsurance Max, Single (in network)	\$2,400	\$2,000	\$2,400	\$2,000
Coinsurance Max, Family (in network)	\$4,800	\$4,000	\$4,800	\$4,000
Coinsurance Max, Single (out network)	\$4,800	\$4,000	\$4,800	\$4,000
Coinsurance Max, Family (out network)	\$9,600	\$8,000	\$9,600	\$8,000
Co-Pay for Physician Office Visit			\$12	\$10
Co-Pay for Emergency Room Visit			\$150	\$125
Co-Pay for Outpatient Facility			\$90	\$75
Prescription Copayments, Tier 1			\$9	\$9
Prescription Copayments, Tier 2			\$36	\$30
Prescription Copayments, Tier 3			\$60	\$50
Prescription Copay (mail order), Tier 1			\$22	\$22
Prescription Copay (mail order), Tier 2			\$90	\$75
Prescription Copay (mail order), Tier 3			\$150	\$125