

Open enrollment

Open enrollment is October 1-31, 2024. During open enrollment, eligible subscribers may change their coverage for the upcoming year. Review this webpage to find the perfect fit for your insurance benefit options so you'll be ready to elect your benefits for 2025.

Any changes you make during open enrollment take effect January 1, 2025.

The [2025 Insurance Summary](#) provides a high-level overview of benefits for active employees.

If you are satisfied with your coverage, you don't need to do anything. Your coverage will continue in 2025. Keep in mind, though, you must reenroll in MoneyPlus flexible spending accounts each year.

If you're unsure what insurance coverage you currently have, [log in to MyBenefits](#) to find out. While you're logged in, take a few minutes to review your life insurance beneficiaries and make any necessary updates. View the [Designating Active Member Beneficiaries flyer](#) for more information.

Follow these steps to learn about open enrollment and make changes:

1. Review the information on this webpage to learn what changes you can make.
2. Download your open enrollment worksheet (available under [Open enrollment resources](#)) to plan your coverage for 2025.
3. [Log in to MyBenefits](#) to review your coverage and make changes during open enrollment, if necessary. You can also [upload any required supporting documentation](#) in MyBenefits.

Highlights for 2025

- [Active employee](#) health insurance premiums will not increase in 2025.
- If you work for an optional employer, verify your rates with your benefits office.
- Supplemental Long Term Disability (SLTD) monthly premium factors will decrease in 2025.
- Apply for SLTD or change your SLTD benefit waiting period for existing coverage without medical evidence.
- Normal Plan provisions (copayments and coinsurance) will apply to members who receive care at a Patient-Centered Medical Home (PCMH).
- Members will pay the applicable brand copayment for higher-cost diabetic products and supplies, such as continuous glucose monitors and insulin pumps. No-Pay Copay participants will pay a reduced copayment for these higher-cost products and supplies.
- Supplies and drugs to treat diabetes will not be eligible for the No-Pay Copay program for Savings Plan members.
- A new tobacco cessation program will offer participants an option of live interactive online sessions or a self-paced structured program.

Open enrollment options for active employees

Health plan

- Enroll yourself or any eligible dependents in health coverage.
- Drop health coverage for yourself or any dependents.
- If you carry the BCBS Savings High Deductible PPO Health plan, (grandfathered), you can switch to MUSC Health Plan.

Be sure to consider how much you will spend on medical care to determine how much you should contribute to your Medical Spending Account or Health Savings Account.

Dental plan

- Changes to existing dental coverage can be made during open enrollment only in odd-numbered years. Your next opportunity to make a change will be in October 2025.

Be sure to consider how much you spend on dental care to determine how much you should contribute to your Medical Spending Account or Health Savings Account.

Vision coverage

- Enroll in or drop [State Vision Plan](#) coverage for yourself and/or your eligible dependents.

Be sure to consider how much you spend on vision care to determine how much you should contribute to your Medical Spending Account or Health Savings Account.

Life insurance coverage

- Enroll in or increase [Optional Life](#) coverage with medical evidence (see below).
- Enroll in or increase Dependent Life-Spouse coverage with medical evidence (see below).
- Drop or decrease Optional Life and Dependent Life-Spouse coverage.
- Enroll in or cancel Dependent Life Child coverage.

To enroll in or increase Optional Life coverage during open enrollment, you must complete a [Notice of Election \(NOE\)](#) for plan year 2025, sign it and return it to your benefits administrator by October 31, 2024. You will receive an email from MetLife that includes a link to a *Supplemental Form* with five health questions on MetLife's MyBenefits platform. Based on your answers, a full *Statement of Health* may be required.

To enroll in or increase Dependent Life-Spouse coverage during open enrollment, you must complete a separate NOE, sign it and return it to your benefits administrator by October 31, 2024. Dependent Life-Spouse changes require a full *Statement of Health*, which MetLife will also email to you.

If MetLife approves your Optional Life and/or Dependent Life-Spouse coverage, your benefits administrator will submit the NOE(s) to PEBA. You should make all other open enrollment changes in [MyBenefits](#).

Long term disability coverage

- Apply for [Supplemental Long Term Disability \(SLTD\) coverage without medical evidence](#). *As a reminder, you can apply for SLTD throughout the year with medical evidence. You can also change your benefit waiting period, which may require medical evidence.*
- Change your benefit waiting period from 180 days to 90 days for existing coverage without medical evidence.
- Change your benefit waiting period from 90 days to 180 days for existing coverage without medical evidence.
- Drop coverage.

MoneyPlus elections

- Enroll in or drop the [Pretax Group Insurance Premium feature](#).
- Enroll in or reenroll in [flexible spending accounts](#):
 - Medical Spending Account.
 - Dependent Care Spending Account.

Remember, you can carry over up to \$640 of unused Medical Spending Account (MSA) and Limited-use MSA funds into the next plan year (2026). Be sure to take this into consideration when making your election.

Health Savings Account election

If you are enrolled in the Savings Plan, (grandfathered status for those that currently are enrolled in the high deductible BCBS Savings Plan):

- Enroll in or drop a [Health Savings Account \(HSA\)](#).
- Change your contribution amount for an existing HSA election.

If you already have an HSA, you do not need to reenroll, but consider whether you would like to change your contribution amount for 2025. As a reminder, you can enroll in an HSA or change/stop your HSA contributions anytime throughout the year.

How to make changes

Log in to MyBenefits at mybenefits.sc.gov to make your coverage selections during open enrollment. You will need to register if you don't already have a MyBenefits account. View our [Setting Up a New MyBenefits Account flyer](#) and "[Setting up a New MyBenefits Account](#)" [video](#) to learn how to register.

Keep in mind, changes to existing dental coverage can be made during open enrollment in odd-numbered years only. Your next opportunity to make a change will be in October 2025 or within 31 days of a special eligibility situation.

If you, as an active employee, want to enroll in or increase Optional Life or Dependent Life-Spouse coverage you must complete a [Notice of Election \(NOE\)](#) for plan year 2025, sign it and return it to your benefits administrator by October 31, 2024. You also must complete the online *Statement of Health* you receive in an email from MetLife. If MetLife approves your coverage, your benefits administrator will submit the NOE to PEBA.

Some coverage changes, including enrolling a dependent who is not currently covered under any benefit, [require supporting documentation](#). You can upload documents through [MyBenefits](#). Keep in mind that PEBA must receive the documents by December 2, 2024, to approve the changes.

Follow up on your open enrollment changes

At the beginning of December 2024, log in to [MyBenefits](#) to review your changes. Select Coverage to see your 2025 benefits. If you notice any errors, contact your benefits administrator immediately.

If you miss open enrollment

Open enrollment ends October 31, 2024, at 11:59 p.m. Once the deadline has passed, you must wait until either the next October or until you have a special eligibility situation. Special eligibility situations occur after life events, such as getting married or having children. Insurance changes must be made within 31 days of a qualifying event.

Questions

Talk to your benefits administrator or contact PEBA's Customer Service by calling 803.737.6800 or 888.260.9430 or visiting peba.sc.gov/contact to send an email.

<https://www.youtube.com/@PEBATV>