



September 28, 2022

The South Carolina Public Employee Benefit Authority (PEBA) is the plan sponsor for the State Health Plan. Because you are a State Health Plan primary member, we are writing to tell you about important changes to your State Health Plan benefits that will take effect January 1, 2023. Keep this information in mind as you make your coverage elections during the October open enrollment period for 2023.

- 1. Copayments for Standard Plan members will increase effective January 1, 2023.** A copayment is the fixed amount you pay for a covered health care service or prescription. Savings Plan members do not pay copayments.
- 2. Deductibles will increase effective January 1, 2023.** The annual deductible is the amount you pay for covered services before the health plan begins to pay.
- 3. Coinsurance maximums will increase effective January 1, 2023.** Coinsurance is the percentage of the cost of health care you pay after meeting your deductible.

The charts below summarize the changes in copayments, deductibles and coinsurance for the Standard Plan and Savings Plan compared to the current 2022 structure. For generic prescription drug copayments, keep in mind that State Health Plan rules allow members to pay the generic copayment or actual cost of the drug, whichever is less. In 2021, members paid the actual cost for nearly 60% of all generic prescriptions filled under the Plan because it was less than the generic copayment. You can log in to your Express Scripts account online or through the Express Scripts mobile app to compare drug prices at local retail pharmacies.

Standard Plan

	2022	2023
Deductible	\$490	\$515
Coinsurance maximum	\$2,800	\$3,000
Physician’s office copayment	\$14	\$15
Outpatient facility copayment	\$105	\$115
Emergency room copayment	\$175	\$193
Prescription drug copayments (30-day supply/90-day supply)		
Tier 1 (generic)	\$9/\$22	\$13/\$32
Tier 2 (preferred brand)	\$42/\$105	\$46/\$115
Tier 3 (non-preferred brand)	\$70/\$175	\$77/\$192

Savings Plan

	2022	2023
Deductible	\$3,600	\$4,000
Coinsurance maximum	\$2,400	\$3,000

Adult well visits

Beginning January 1, 2023, State Health Plan primary members will be eligible for one well visit each year at no member cost. This benefit is available to all non-Medicare primary adults ages 19 and older who are covered by the Standard Plan or Savings Plan. Eligible female members may use their well visit at their gynecologist or their primary care physician, but not both. If a woman visits both doctors in the same year, only the first routine office visit received will be covered.

Remember that evidence-supported services, based on the U.S. Preventive Services Task Force (USPSTF) A and B recommendations, are included as part of an adult well visit under the State Health Plan. Services not included as part of an adult well visit are those without an A or B recommendation. Other services, if ordered by your physician to treat a specific condition, may still be covered. However, these services are subject to copayments, deductibles and coinsurance, as well as normal Plan provisions. Follow-up visits and services as a result of your well visit are also subject to normal Plan provisions.

We encourage you to continue to take advantage of the preventive screening benefit that is available at no cost through PEBA Perks. Your worksite may host a screening, or you can attend a regional screening to avoid sitting in a waiting room for lab work at your doctor's office. The preventive screening benefit is more comprehensive than lab work that is part of the USPSTF A and B recommendations. This means you will receive a more complete look at your overall health by sharing your preventive screening results with your doctor at your well visit.

As a reminder, the State Health Plan also covers well child visits at no member cost for covered dependent children through age 18. Learn more about this benefit at www.PEBAperks.com.

More information

You can find more information about the 2023 plan year changes and learn about what changes you can make during this year's open enrollment at peba.sc.gov/oe.

Sincerely,

Insurance Policy