

PEBASM
SC Retirement Systems
and State Health Plan

Serving those who serve South Carolina

Fiscal year 2024 budget request

Ways & Means Healthcare Subcommittee

January 18, 2023

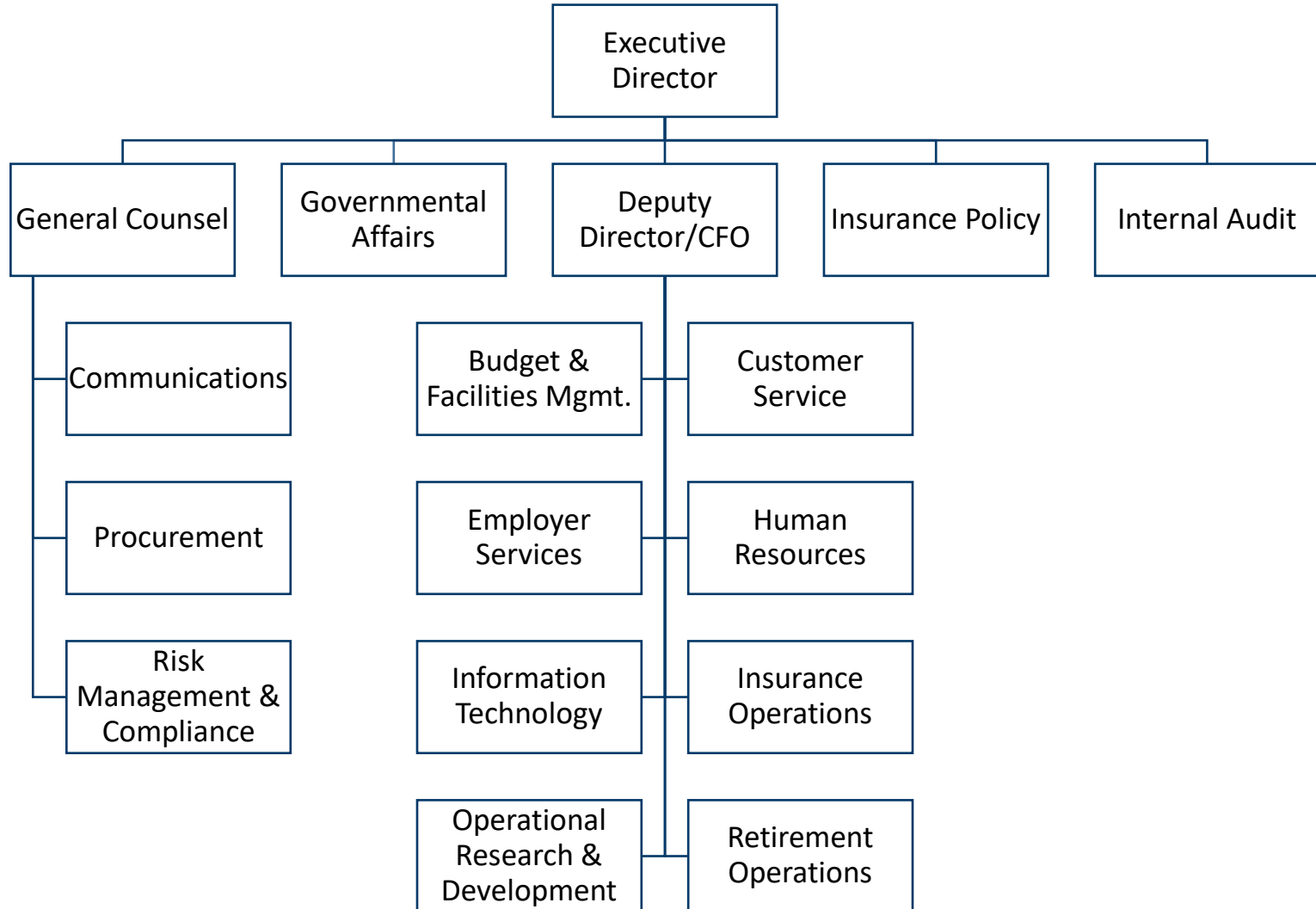
Key leadership

- Peggy G. Boykin, CPA, Executive Director
- Travis Turner, CPA, Deputy Director and Chief Financial Officer
- Rob Tester, Insurance Policy Director
- Justin Werner, General Counsel

Agency overview

- State agency responsible for the administration and management of the state's employee insurance programs and retirement systems for South Carolina's public workforce.
- Administers insurance benefits to more than 509,000 members.
- More than 640,000 public employees are covered by the five defined benefit retirement plans.
- Additional 60,000 members participate in the State Optional Retirement Program.
- Nearly 100,000 members participate in the supplemental Deferred Compensation Program.
- Pays more than \$2.5 billion in insurance claims expenditures annually.
- Disburses more than \$3.6 billion in retirement benefits each year.

Organizational chart



FTE breakdown

	Count
Filled positions	247
Vacant positions	35
Total positions	282

Funding streams

- Our agency operating budget is 100% “other funds.”

Fiscal year 2024 budget request

	FY23 authorized	FY24 budget request
I. Administration		
Personal Services	\$295,582.00	\$368,625.00
Other Operating (New IT System Project)	\$10,000,000.00	\$10,000,000.00
Administration Total	\$10,295,582.00	\$10,368,625.00
II. A. Employee Insurance Program		
Personal Services	\$7,044,995.00	\$7,117,469.00
Adoption Assistance ¹	\$300,000.00	\$300,000.00
Other Operating	\$3,945,263.00	\$3,825,690.69
Employee Insurance Program Total	\$11,290,258.00	\$11,243,159.69
II. B. Retirement Systems		
Personal Services	\$9,218,212.00	\$9,268,212.00
Other Operating	\$5,003,246.00	\$4,927,301.31
Retirement Systems Total	\$14,221,458.00	\$14,195,513.31
Operating IT Systems Total	\$0.00	\$0.00
III. Statewide Employer Contributions²	\$111,063,160.00	\$111,063,160.00
IV. Employee Benefits		
Employer Contributions	\$6,222,793.00	\$6,222,793.00
Employer Contributions Total	\$6,222,793.00	\$6,222,793.00
GRAND TOTAL	\$153,093,251.00	\$153,093,251.00

¹Adoption Assistance is funded from the State Health Plan. Requests for reimbursement are expected to be more than \$300,000.

²Detail available on Slide 9.

Authorized operating budget trends

Trust Funds	Authorized budget						FY 2024 request
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	
Personal services	\$16,221,729	\$16,558,789	\$16,558,789	\$16,558,789	\$16,558,789	\$16,558,789	\$17,221,140.56
Other operating	\$9,704,626	\$8,948,509	\$8,948,509	\$8,948,509	\$8,025,601	\$8,025,601	\$7,363,249.44
Adoption assistance	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Employer contributions	\$5,803,736	\$6,222,793	\$6,222,793	\$6,222,793	\$7,145,701	\$7,145,701	\$7,145,701
New IT system project	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Total Trust Funds	\$42,030,091	\$42,030,091	\$42,030,091	\$42,030,091	\$42,030,091	\$42,030,091	\$42,030,091
General Funds ¹	\$125,737,331	\$109,468,739	\$112,368,739	\$112,266,880	\$111,484,135	\$111,063,160	\$111,063,160
Total	\$167,767,422	\$151,498,830	\$154,398,830	\$154,296,971	\$153,514,226	\$153,093,251	\$153,093,251

¹Details available on Slide 3.

FY 2024 statewide employer contributions

	FY23 authorized	FY24 budget request
III. Statewide Employer Contributions		
Ret Suppl-State Employee	\$233,258	\$233,258
Ret-Suppl-Public School Employee	\$199,855	\$199,855
Ret-Police Insur & Annuity Fund	\$960	\$960
Ret Suppl-Police Officer	\$17,506	\$17,506
Pension Ret-National Guard ¹	\$3,984,148	\$3,984,148
OPEB Trust Fund Pymt	\$2,375,300	\$2,375,300
Subtotal	\$6,811,027	\$6,811,027
SCRS Trust Fund	\$88,230,143	\$88,230,143
PORS Trust Fund	\$13,121,990	\$13,121,990
JSRS Trust Fund	\$2,900,000	\$2,900,000
Subtotal	\$104,252,133	\$104,252,133
Total pass through funds	\$111,063,160	\$111,063,160

¹The actual amount for fiscal year 2024 will be determined by the annual valuations, which will be available in January 2023.

History of approved budget authorization

- PEBA operations are funded by Trust Funds (insurance and retirement), not General Funds.
- Approved authorization for FY 2013 and FY 2014 totaled \$31,330,091.
- Additional \$700,000 was added in FY 2015 for fiduciary audit, and remained as part of the approved authorizations for FY 2016 through FY 2023; total authorization was \$32,030,091 for operations.
- Other than fiduciary audit addition, there have been no increases in approved authorization for operations from FY 2012 through FY 2023.
- Additional budget authorization of \$10 million of recurring funds for PEBA's IT modernization project, PEBA:Connect, was approved in FY 2018 through FY 2023. The funds remain in the FY 2024 request .

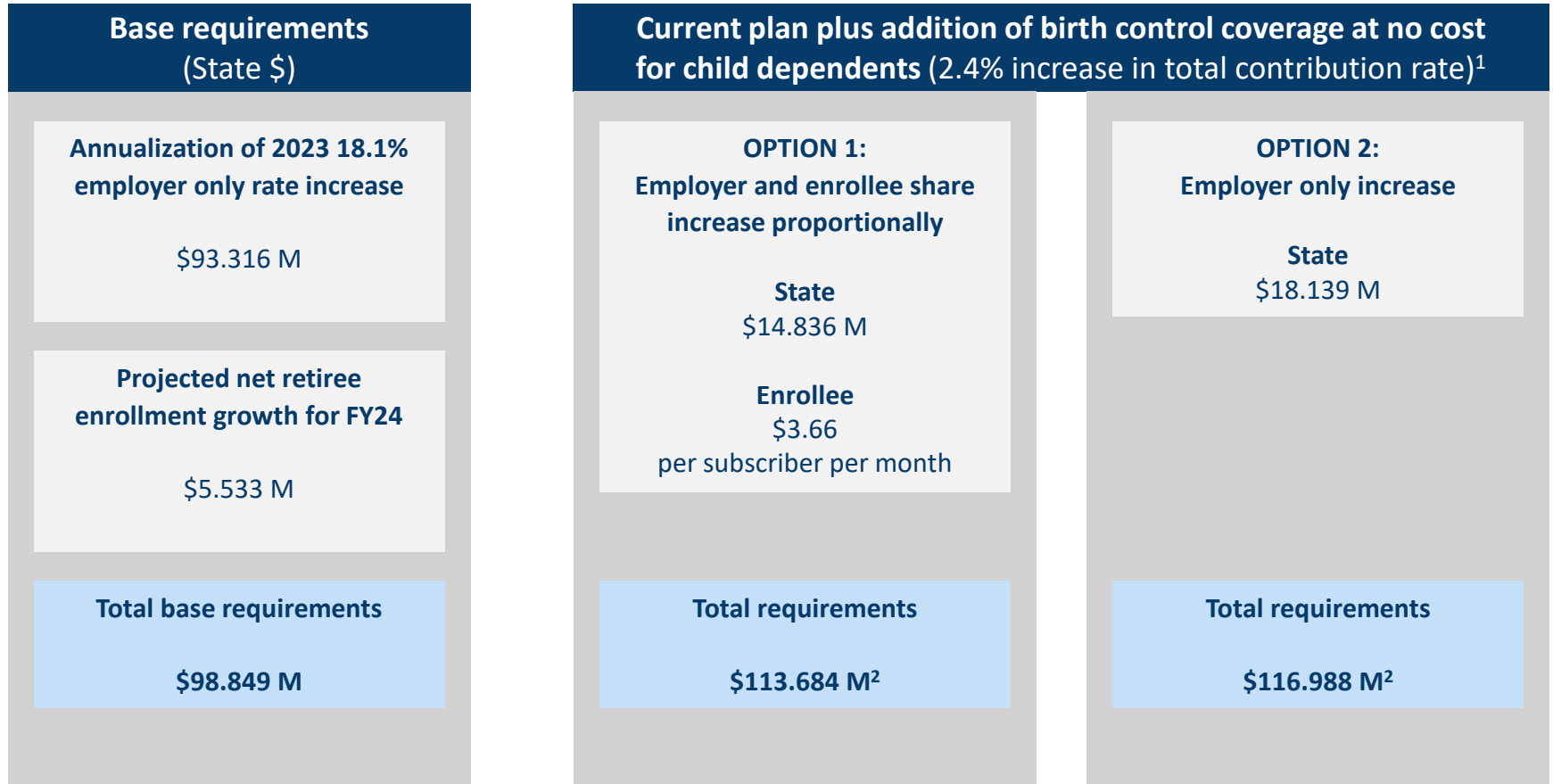
General Funds appropriation

- PEBA's General Fund appropriations are pass through appropriations only. They are not used for PEBA's operating expenses.
- General Funds for statewide employer contributions were added for FY 2016, with termination of the Budget and Control Board and as part of Act 121 of the 2014 restructuring.
- Pass through funds for the SCRS Trust Fund and PORS Trust Fund equal to 1% of the employer contribution increase were added as recurring funds in FY 2018.
- Pass through funds for the JSRS Trust Fund equal to \$2.9 million were added as recurring funds in FY 2020 to provide additional stabilization to the JSRS plan.

History of approved budget authorization

- The Investment Commission invests retirement systems assets to help fund the system over time; the State Treasurer's Office invests the insurance assets.
- PEBA does not set aside a budget in a separate account for deferred maintenance.
- To maximize investment income, money is left in Trust Funds until needed for operational expenses.
- The Investment Commission is also funded by the Retirement Trust Funds.

State Health Plan budget requirements for FY 2024



¹2.3% increase for current plan + 0.1% for dependent birth control coverage = 2.4% total increase

²State money includes amounts for annualization of 2023 rate increase for January to June 2023 (\$93.316 million) and estimated retiree enrollment growth (\$5.533 million).

State Health Plan enrollment as of January 2023

Participants			Active subscribers		Retirees	
Subscribers		296,402	State agencies	33,021	Medicare	76,234
Actives	199,234		Higher education	25,680	Non-Medicare	17,474
Retirees	93,708		School districts	85,982	Total retirees	93,708
Others	3,460		Charter schools	3,384	Funded	86,963
Spouses		88,261	Local subdivisions	38,574	Non-funded	6,745
Children		138,672	MUSC hospitals	9,789		
Total covered lives		523,335	Other	2,804		
			Total employees	199,234		

Total employer groups: 824

Numbers represent enrollment in the State Health Plan, the MUSC Health Plan and TRICARE Supplement Plan.

Historical State Health Plan increases and funding

Employees have only had one premium increase since 2006; employee premiums have not increased since 2012.

Plan year	Employee increase	Employer increase	State \$ (M) ¹	Plan design changes
2014	0.00%	6.80%	\$54.000	Increased copayments, deductible and coinsurance maximum
2015	0.00%	3.90%	\$57.174	Increased copayments, deductible and coinsurance maximum
2016	0.00%	4.50%	\$35.700	
2017	0.00%	0.80%	\$25.727	
2018	0.00%	3.30%	\$25.456	
2019	0.00%	7.40%	\$56.400	Added adult well visit coverage; increased copayments, deductible and coinsurance maximum
2020	0.00%	0.00%	\$49.708	
2021	0.00%	0.00%	\$0.000	
2022	0.00%	0.80%	\$5.928	
2023	0.0%	18.1%	\$101.773	Expanded adult well visit coverage; increased copayments, deductible and coinsurance maximum

¹State \$ includes amounts for rate increase for January to June of the following year, annualization of rate increase for July to December of the current year and estimated retiree enrollment growth.

2023 Composite monthly premiums¹

	Employer	Employee	Total
State Health Plan	\$683.16	\$159.77	\$842.96
South²	\$830.10	\$199.95	\$1,030.06
State Health Plan as a percentage of South	82.3%	79.9%	81.8%
United States	\$1,003.01	\$181.16	\$1,184.16
State Health Plan as a percentage of U.S.	68.1%	88.2%	71.2%

Survey uses most prevalent plan among state employee options for analysis.

¹Composite monthly premiums: Weighted average of all PEBA health subscribers enrolled in each coverage level

²South includes Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

Data from the *PEBA 50-State Survey of State Employee Health Plans*

SCRS contribution schedule set by Retirement System Funding and Administration Act of 2017

Fiscal year	Scheduled employer contribution	Actual employer contribution	Employee contribution	Maximum amortization period	Actual amortization period
2017	11.56%	11.56%	8.66%	30 years	24 years
2018	13.56%	13.56%	9.00%	30 years	22 years
2019	14.56%	14.56%	9.00%	29 years	23 years
2020	15.56%	15.56%	9.00%	28 years	20 years
2021	16.56%	15.56%	9.00%	27 years	20 years
2022	17.56%	16.56%	9.00%	26 years	17 years
2023	18.56%	17.56%	9.00%	25 years	
2028	18.56%		9.00%	20 years	

The General Assembly included a provision in its continuing resolution suspending the statutory employer contribution rate increase for all of fiscal year 2021. As such, it is expected that the scheduled time period for employer contribution rate increases will be extended.

Rates include incidental death benefit contributions when applicable.

PORS contribution schedule set by Retirement System Funding and Administration Act of 2017

Fiscal year	Scheduled employer contribution	Actual employer contribution	Employee contribution	Maximum amortization period	Actual amortization period
2017	14.24%	14.24%	9.24%	30 years	23 years
2018	16.24%	16.24%	9.75%	30 years	20 years
2019	17.24%	17.24%	9.75%	29 years	18 years
2020	18.24%	18.24%	9.75%	28 years	18 years
2021	19.24%	18.24%	9.75%	27 years	19 years
2022	20.24%	19.24%	9.75%	26 years	16 years
2023	21.24%	20.24%	9.75%	25 years	
2028	21.24%		9.75%	20 years	

The General Assembly included a provision in its continuing resolution suspending the statutory employer contribution rate increase for all of fiscal year 2021. As such, it is expected that the scheduled time period for employer contribution rate increases will be extended.

Rates include incidental death benefit and Accidental Death Program contributions when applicable.

PEBA:Connect funding and personnel plan

- The PEBA:Connect project will be a multi-year endeavor to update aging information systems.
- Significant PEBA resources and personnel are dedicated and committed to the project.
- Client services vendor is assisting PEBA staff to ensure operational needs are met.
- Data conversion vendor is working to cleanse operational data for the new system.
- Awarded contract to benefits administration system vendor and implementation of PEBA:Connect project began in February 2021.



Provisos

Proviso request

- **106.1 (SEB: SCRS & PORS Allocation)** The funds appropriated in the current fiscal year for SCRS Employer Contributions and PORS Employer Contributions shall be allocated to state agencies and school districts by the Department of Administration, Executive Budget Office for SCRS and PORS rate increases.

Proviso request

- **106.2 (SEB: Suspend SCRS & PORS Employer Contribution Rate Increase)** The increase in the employer contribution rate imposed by Section 9-1-1085 and Section 9-11-225 for Fiscal Year 2022-23, respectively, are suspended. The employer contribution rate for the South Carolina Retirement Systems and the Police Officers Retirement Systems during Fiscal Year 2022-23, expressed as a percentage of earnable compensation, shall increase by 1% from Fiscal Year 2021-22 rates as set in Act 94 of 2021.

This proviso needs to conform to dollars and be updated for FY 2024.

Proviso request

- **108.1 (PEBA: Lottery, Infrastructure Bank, and Magistrates Health Insurance)** South Carolina Lottery Commissioners and South Carolina Transportation Infrastructure Bank Board members and their eligible dependents are eligible to participate in the State Health and Dental Insurance Plan, upon paying the full premium costs as determined by the Public Employee Benefit Authority. If a county is participating in the State Health and Dental Insurance Plan, magistrates and their eligible dependents are eligible to participate in the State Health and Dental Insurance Plan, upon the magistrate paying the full premium costs as determined by the Public Employee Benefit Authority.

Proviso request

- **108.2 (PEBA: Adoption Assistance Program)** The Employee Adoption Assistance Program is established to provide grants to eligible employees to assist them with the direct costs of adoption. The program shall be an employee benefit through the Public Employee Benefit Authority (PEBA) and shall be funded from the appropriation for the State Health Plan as provided in this act. Total funding for the Adoption Program shall not exceed the amount authorized by the General Assembly in the annual appropriations act. Employees are eligible for the Adoption Program if they participate in PEBA insurance benefits, have adopted a child during the prior fiscal year, apply for the grant during the annual application period, and meet any other Adoption Program criteria. The application period shall be July first through September thirtieth of the current fiscal year for an adoption in the prior fiscal year. The maximum grant amounts shall be \$10,000 in the case of the adoption of a special needs child and \$5,000 for all other child adoptions. Should the total amount needed to fund grants at the maximum level exceed the amount authorized, the amount of a grant to an eligible employee shall be determined by dividing the authorized amount evenly among qualified program applicants, with the adoption of a special needs child qualifying for two times the benefit of a non-special needs child.

Proviso request

- **108.3 (PEBA: Health Plan Tobacco User Differential)** For health plans adopted under the authority of Section 1-11-710 of the 1976 Code by the Public Employee Benefit Authority during the current fiscal year, the board is authorized to differentiate between tobacco or e-cigarette users and nonusers regarding rates charged to enrollees in its health plans by imposing a surcharge on enrollee rates based upon tobacco or e-cigarette use. The surcharge for tobacco or e-cigarette use may not exceed \$40 per month per subscriber or \$60 per month per subscriber and dependent(s).

Proviso request

- **108.4 (PEBA: Funding Abortions Prohibited)** No funds appropriated for employer contributions to the State Health Insurance Plan may be expended to reimburse the expenses of an abortion, except in cases of rape, incest or where the mother's medical condition is one which, on the basis of the physician's good faith judgment, so complicates the pregnancy as to necessitate an immediate abortion to avert the risk of her death or for which a delay will create serious risk of substantial and irreversible impairment of major bodily function, and the State Health Plan may not offer coverage for abortion services, including ancillary services provided contemporaneously with abortion services. The Public Employee Benefit Authority must determine the amount of the total premium paid for health coverage necessary to cover the risks associated with reimbursing participants in the plan for obtaining an abortion in the circumstances covered by this provision. The determination must be based on actuarial data and empirical study in the same manner and by the same method that other risks are adjusted for in similar circumstances. The plan must report this determination annually to the respective Chairmen of the Senate Finance Committee and the House Ways and Means Committee.

Proviso request

- **108.5 (PEBA: TRICARE Supplement Policy)** The Public Employee Benefit Authority (PEBA) shall offer a group TRICARE Supplement policy or policies to its TRICARE-eligible subscribers through its flexible benefits program to provide that subscribers may pay premiums for such policies on a pretax basis, in accordance with federal law and regulations. PEBA may charge TRICARE Supplement subscribers an amount not to exceed \$2 per subscriber per month for any associated administrative costs.

Proviso request

- **108.6 (PEBA: State Health Plan)** Of the funds authorized for the State Health Plan pursuant to Section 1-11-710(A)(2) of the 1976 Code, an employer premium increase of 18.1 percent and a subscriber premium increase of zero percent will result for the standard State Health Plan for Plan Year 2023. Patient cost sharing for participants of the State Health Plan for Plan Year 2023 may be adjusted within the parameters allowed to remain in an ACA-grandfathered status. Notwithstanding the foregoing, pursuant to Section 1-11-710(A)(3), the Public Employee Benefit Authority may adjust the plan, benefits, or contributions of the State Health Plan during Plan Year 2023 to ensure the fiscal stability of the Plan.

This proviso needs to conform to dollars and be updated for FY 2024.

Proviso request

- **108.7 (PEBA: Exempt National Guard Pension Fund)** In the calculation of any across-the-board cut mandated by the Executive Budget Office or General Assembly, the amount of the appropriation for the National Guard Pension Fund shall be excluded.

Proviso request

- **108.8 (PEBA: Inactive SCRS Account Transfer)** A current employee or teacher who is an active participant in the State Optional Retirement Program but who has an inactive account in the South Carolina Retirement Program due to previous service in that system, shall be allowed to transfer previous contributions to the employee's or teacher's active State Optional Retirement Program account.

Proviso request

- **108.9 (PEBA: Network Pharmacy Publications)** All pharmacy publications or lists must include independent retail pharmacies. Abridged pharmacy lists are prohibited.

Proviso request

- **108.10 (PEBA: Covered Contraceptives)** For the Plan year beginning in January of the current fiscal year, the State Health Plan shall not apply patient cost sharing provisions to covered contraceptives. This provision does not alter the current approved list of contraceptives and complies with the requirements of Proviso 108.4.

Proviso request

- **108.11 (PEBA: Former Spouses on the State Health Plan)** For the Plan Year beginning in January of the current fiscal year, the State Health Plan shall cover a subscriber's former spouse, who is eligible to be covered pursuant to a court order, on the former spouse's own individual policy and at the full amount of the premium for the coverage elected, with such rates, billing, and other administrative policies to be determined by the Public Employee Benefit Authority. The former spouses may only elect such health, dental, and vision coverage as required by the court order. The former spouse's individual coverage may continue under the State Health Plan as long as authorized under the court order and the subscriber remains a participant in the State Health Plan. This proviso does not affect a subscriber's ability to cover a current spouse on an employee/retiree and spouse or full family policy when the subscriber's former spouse is covered on a separate policy.

Proviso request

- **108.12 (PEBA: COVID-19 Return to Work Extension)** For Fiscal Year 2022-23, the earnings limitation imposed pursuant to Section 9-1-1790 and Section 9-11-90 of the 1976 Code does not apply to retired members of the South Carolina Retirement System or the Police Officers Retirement System who return to covered employment to participate in the state's public health preparedness and response to the COVID-19 virus. This section is not intended to supersede or conflict with Act 102 of 2021, S. 704 of 2021. In the event of a conflict, the provisions of the Act control.

Proviso request

- **108.13 (PEBA: Non-State Agency Furloughs)** For the current fiscal year, a participating employer in the South Carolina Retirement System or Police Officers Retirement System that is not a state agency or institution of higher learning may make employee and employer contributions for a period of not more than ninety working days during a furlough program that was implemented as a result of and took place during the COVID-19 Public Health Emergency and if the terms of the furlough program are consistent with the requirements for an approved mandatory furlough program established by a state agency or institution of higher learning under state law. The participating employer shall make such contributions in order to ensure that a furloughed employee's retirement benefits are not interrupted as a result of the furlough, and the period for which such contributions are made will not be considered a break in consecutive employment.

Proviso request

- **108.14 (PEBA: South Carolina Retiree Health Insurance Trust Fund)** The provisions of Section 1-11-705(I)(2) of the 1976 Code are suspended for Fiscal Year 2022-23, and, notwithstanding any other provision of law, during Fiscal Year 2022-23, funds that would otherwise have been transferred to the South Carolina Retiree Health Insurance Trust Fund from the operating account for the State's employee health insurance program pursuant to Section 1-11-705(I)(2) may remain in the operating account for the State's employee health insurance program.

This proviso needs to be updated for FY 2024.

Proviso request

- **108.18 (PEBA: PORS and SCRS Return to Work)** For compensation earnings during the current fiscal year, the earnings limitation does not apply if a member of the Police Officer Retirement System has not been engaged to perform services for a participating employer in the system or any other system provided in this title for compensation in any capacity, whether as an employee, independent contractor, leased employee, joint employee, or other classification of worker, for a period of at least twelve consecutive months subsequent to retirement. The exemption provided under this provision does not apply unless the member first certifies to the system that he satisfies the requirements for the exemption. If a member inaccurately certifies that he satisfies the requirements for the exemption provided in this provision, the member is responsible for reimbursing the system for any benefits wrongly paid to the member.

For compensation earnings during the current fiscal year, the earnings limitation does not apply if a member of the South Carolina Retirement System has not been engaged to perform services for a participating employer in the system or any other system provided in this title for compensation in any capacity, whether as an employee, independent contractor, leased employee, joint employee, or other classification of worker, for a period of at least twelve consecutive months subsequent to retirement. The exemption provided under this provision does not apply unless the member first certifies to the system that he satisfies the requirements for the exemption. If a member inaccurately certifies that he satisfies the requirements for the exemption provided in this provision, the member is responsible for reimbursing the system for any benefits wrongly paid to the member.

Proviso request

- **108.19 (PEBA: PORS Return to Work)** If a member of the Police Officer Retirement System chooses to engage in the Return to Work program, their twelve month period spent not engaging in officer duties shall not cause a member to lose their license or be unable to perform the duties of a police officer. Officers participating in the Return to Work program shall be required to meet continuous training and education requirements of the South Carolina Law Enforcement Academy.

Proviso request

- **117.118 (GP: SCRS & PORS Trust Fund)** Unless otherwise provided in Paragraphs A through D of this provision, the funds appropriated to the Public Employee Benefit Authority (PEBA) for the South Carolina Retirement System Trust Fund and the Police Officers' Retirement System Trust Fund in Part IA, Section 108 of this act shall be credited toward the contributions due from participating employers in SCRS and PORS for Fiscal Year 2022-23. Each employer's credit shall be determined at the same rate as calculated by PEBA for the pension funding allocation credit for Fiscal Year 2017-18. A participating employer shall not receive a credit that exceeds the employer contributions due from the employer.
 - (A) From the funds available for allocation pursuant to this provision, no credits shall be issued for covered employees of special purpose districts, joint authorities, or non-profit corporations; however, this provision does not apply to the South Carolina State Ports Authority and the South Carolina Public Service Authority.
 - (B) From the funds available for allocation pursuant to this provision, no credits shall be issued for covered employees of hospitals; however this provision does not apply to the Medical University Hospital Authority.
 - (C) From the funds available for allocation pursuant to this provision, no credits shall be issued for covered employees of participating associations or service organizations as defined in Section 9-1-10(11)(e) of the 1976 Code.
 - (D) From the funds available for allocation pursuant to this provision, no credits shall be issued for state employees who are funded with federal funds. The Public Employee Benefits Authority shall collaborate with the Department of Administration, Executive Budget Office and the Revenue and Fiscal Affairs Office to determine the amount of credit exclusion for federally-funded employees of state agencies.

This proviso needs to conform to dollars and be updated for FY 2024.

Proviso requests

- **117.119 (GP: Retirement System Assets and Custodial Banking Relationship Transfer)** In order to facilitate the transfer of custodianship of the assets of the Retirement System to the Public Employee Benefit Authority and governance of the custodial banking relationship to the Retirement System Investment Commission, all portions of contracts, agreements, and exemptions from the Consolidated Procurement Code providing for and relating to custodial banking, general banking, accounting, or any other ancillary services are transferred to, and devolved upon, the Public Employee Benefit Authority and the Retirement System Investment Commission in accordance with the authority transferred to the respective agency.

Proviso requests

- **117.129 (GP: School Resource Officer Critical Needs)** Any Class 1 law enforcement officer who retired under the Police Officers Retirement System on or before December 31, 2017, may return to employment with a public school district as a critical needs School Resource Officer without affecting the monthly retirement allowance that they are receiving from the Police Officers Retirement System. The Law Enforcement Training Council must develop guidelines and curriculum for these officers to be recertified and must not require recertification through basic training for those that have been inactive for a year or more.

Proviso requests

- **118.21 (SR: Excess Funds for State Health Plan)** In Fiscal Year 2022-23, from unallocated American Rescue Plan Act funds, there is hereby appropriated to the State Health Plan a sufficient amount, not to exceed \$200 million, as necessary to ensure the uninterrupted payment of claims, if there are not sufficient funds available from its own reserves to pay such claims.

This proviso needs to be deleted.

Disclaimer

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