



August 5, 2024

South Carolina Department of Education
428 Wholesale Lane
West Columbia, SC 29172

RE: Request for information

Dear Department of Education,

This letter is in response to your inquiry dated July 8, 2024 (copy attached) received by Health Plans, Inc. ("HPI") on August 1, 2024 regarding an inquiry for school based services. Please be advised that HPI provides third party claims administration services for employers' self-funded Employee Retired Income Security Act (ERISA) governed employee group health benefit plans.

It is important to note that HPI does not provide any insurance benefits for the Plan. Rather, HPI acts only as the Plan's third-party claims administrator. Because the Plan is self-funded, the employer has the obligation to pay all claims under the Plan. Moreover, because the Plan is governed by ERISA, disputes involving self-funded employee benefit plans come under the jurisdiction of the U.S. Department of Labor. The Plan's Statement of Rights contained in the Plan Document informs participants they may contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor if they have any questions about their rights under the Plan.

HPI's client plans do not cover services in a school setting, with the following exceptions:

- Expenses incurred in connection with an individualized education plan (IEP), an early intervention program (EIP), a 504 plan, or any similar program that is mandated by law or that any school system (public or private) or state or local government is required to provide under any law; this applies even if the Covered Person, parent or guardian does not seek such services under an available program or plan. This exclusion does not apply to otherwise Covered Services that exceed the recommendations of or which are not available through the IEP, EIP or other program.
- Personal comfort, hygiene or convenience items such as televisions, telephones, radios, air conditioners, humidifiers, dehumidifiers, physical fitness equipment, whirlpool baths, education, or educational aids or training whether or not recommended by a Physician.



We hope that this provides you with adequate information. If you have any questions, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, reading "Andrew H. A. Meggison". The signature is written in a cursive, flowing style.

Andrew H. A. Meggison
Director of Regulatory Affairs