



# Adding a dependent due to birth

This checklist can help guide you through the process of adding a dependent to coverage. Please note, not all items apply to all members.

## Applicable insurance changes

You must make changes within 31 days of the special eligibility situation. You cannot drop coverage; you can only change or add coverage.<sup>1</sup> Health, dental, vision and Dependent Life-Child changes are effective on the date of birth. Optional Life and Dependent Life-Spouse changes are effective on the first day of the month following the request if no medical evidence is needed; otherwise, it is effective on the first day of the month following approval.

### Enroll in or change coverage level if adding a spouse and/or child(ren):

- Health plan.
- Dental plan.
- Vision plan.

### Enroll in or increase:

- Optional Life insurance up to \$50,000 without medical evidence. More than \$50,000 requires medical evidence.
- Dependent Life-Spouse insurance up to \$10,000 or \$20,000 without medical evidence. More than \$20,000 requires medical evidence.

### Other changes:

- Enroll in Dependent Life-Child insurance.
- Enroll in or increase MoneyPlus flexible spending accounts.
- Enroll in or change Health Savings Account, if applicable.
- Update life insurance beneficiaries, if applicable.

<sup>1</sup>This event may be a special eligibility situation under your spouse's coverage. If you elect coverage under your spouse's plan, you can make changes to your coverage following the gain of other coverage rules.

## Applicable retirement changes

- Update retirement plan beneficiaries with PEBA.
- Update State ORP beneficiaries with service provider, if applicable.
- Update Deferred Comp beneficiaries with third-party administrator, if applicable.

## Member to-do's

- Review the [Insurance Summary](#) and [Insurance Benefits Guide](#).
- Elect insurance coverage changes in MyBenefits and [upload required documentation](#).
- Complete a [Notice of Election](#) and electronic MetLife *Statement of Health* if medical evidence is required for life insurance.
- Review the [Designating Active Member Beneficiaries](#) flyer and update life insurance, retirement plan, State ORP and Deferred Comp beneficiaries, if applicable.