



Adding a dependent due to adoption

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.¹ Health, dental, vision and Dependent Life-Child changes are effective on the date of adoption. Optional Life and Dependent-Life Spouse changes are effective on the first day of month following the request if no medical evidence is needed; otherwise, it is effective on the first day of 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.

¹This 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.
- Contact PEBA for a State Employee Adoption Assistance Program application.