Employer checklist

Death of a covered dependent

Applicable insurance changes

The employee must make changes within 31 days of the special eligibility situation. The employee cannot drop their own coverage; they may drop dependents' coverage only. The employee can change or drop certain coverage. *Health, dental, vision and Dependent Life-Spouse and/or Child changes are effective the day after death. Optional Life changes are effective on the date of death.*

Change coverage level:

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

Other changes:

- ❒ Drop or decrease Optional Life insurance.
- ❒ Drop Dependent Life-Spouse and/or Dependent Life-Child insurance.
- ❒ Change MoneyPlus flexible spending accounts.
- ❒ Change Health Savings Account, if applicable.
- ❒ Update life insurance beneficiaries, if applicable.

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.
- ❒ Retired members of SCRS and PORS might be eligible to select a new payment option or change a beneficiary for an existing payment option upon the death of a spouse.

Employer to-do's

- ❒ Complete insurance changes in EBS.
- ❒ Make sure employee submits all required documentation.
- ❒ Log in to MetLink to submit a life insurance claim, if applicable. Provide employee with documents that need to be completed.
- ❒ Provide the ***Designating Active Member Beneficiaries*** flyer.
- ❒ Ensure corresponding payroll deductions are appropriately reported.

Employee to-do's

- ❒ Notify PEBA of the dependent's death.
- ❒ Notify employer of the beneficiary's death. Employer will begin the life insurance claims process, if applicable, and will provide the documents you need to complete.
- ❒ Elect insurance coverage changes in MyBenefits and **upload required documentation**.
- ❒ Review the ***Designating Active Member Beneficiaries*** flyer and update life insurance, retirement plan, State ORP and Deferred Comp beneficiaries, if applicable.
- ❒ Complete and submit a ***Retired Member Change of Beneficiary*** (Form 7201), if applicable. PEBA must receive the form within five years of the change in marital status.

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