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 employees.

1 Insurance benefits

Changes must be made within 31 days of your special eligibility situation. You cannot drop coverage; only change or add coverage. The effective date for health, dental, vision and Dependent Life-Child coverage is the date of adoption. For Optional Life and Dependent Life-Spouse coverage, the effective date is the first day of month following request if no medical evidence needed; otherwise, first day of month following approval.

- Review Insurance Summary and Insurance Benefits Guide.
- Elect your insurance coverage changes in MyBenefits and submit required documentation.
- Enroll in a health plan or change coverage level if adding spouse, child.
- Enroll in Dental Plus or Basic Dental or change coverage level if adding spouse, child.
- Enroll in State Vision Plan or change coverage level if adding spouse, child.
- Enroll in or increase Optional Life insurance (up to $50,000 without medical evidence; over $50,000 requires medical evidence).
  - Complete Statement of Health, if required.
- Enroll in Dependent Life-Spouse insurance ($10,000 or $20,000 without medical evidence; over $20,000 requires medical evidence).
  - Complete Statement of Health, if required.
- Enroll in Dependent Life-Child.
- Enroll in or increase MoneyPlus spending accounts.
- Update your life insurance beneficiaries.
- Contact PEBA for State Employee Adoption Assistance Program application.

2 Retirement benefits

- Update retirement plan beneficiaries.
- Update South Carolina Deferred Compensation Program beneficiaries, if applicable.