

# Adding a dependent due to marriage

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## Applicable insurance changes

Changes must be made within 31 days of special eligibility situation. Employee cannot drop coverage; only change or add coverage.

Effective date of change:

- Health, dental, vision and Dependent Life-Child: date of marriage.
- Optional Life and Dependent Life-Spouse: first day of month following request if no medical evidence needed; otherwise, first day of month following approval.

- 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.
- Enroll in or increase Optional Life insurance (up to \$50,000 without medical evidence; over \$50,000 requires medical evidence).
- Enroll in Dependent Life-Spouse insurance (\$10,000 or \$20,000 without medical evidence; over \$20,000 requires medical evidence).
- Enroll in Dependent Life-Child.
- Enroll in or increase MoneyPlus spending accounts.

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## Applicable retirement changes

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

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## Employer to-dos

- Initiate insurance enrollment changes in EBS.
- Make sure employee submits all needed documentation.
- Provide a copy of the initial COBRA notice for the employee, and each dependent, if needed.
- Ensure corresponding contributions and payroll deductions are appropriately reported.

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## Employee to-dos

- Review *Insurance Summary* and *Insurance Benefits Guide*.
- Elect insurance coverage changes in MyBenefits and submit required documentation.
- Complete *Statement of Health* if medical evidence is required for life insurance.
- Update life insurance, retirement plan and Deferred Compensation Program beneficiaries.