As a new employee, you are faced with what can feel like a mountain of benefit decisions. Making decisions about your insurance and retirement benefits can be complicated and difficult. This checklist can help guide you through those decisions. Please note, not all items apply to all employees.

**Employer to-dos**

Before you enroll, your employer should:

- Determine your position’s insurance and retirement plan eligibility.
- Provide you with information for all eligible insurance and retirement benefits. Check out PEBA’s New Employee Resource Center ([www.peba.sc.gov/newemployees.html](http://www.peba.sc.gov/newemployees.html)).
- Provide you with a printed copy of the current *Insurance Summary* and federally mandated notices.
- Initiate online insurance and retirement enrollment.
- Provide you with an initial notice of your continuation of coverage rights under COBRA.
- Provide you with information about enrolling in the South Carolina Deferred Compensation Program.

**Employee to-dos**

Most employees will receive emails with enrollment instructions. Before enrolling, you should:

- Review applicable retirement member handbook.
- Review the New Employee Resource Center and the Navigating Your Benefits webpage ([www.peba.sc.gov/nyb](http://www.peba.sc.gov/nyb)).
- Check out PEBA’s YouTube channel, PEBATV, for short, informational videos on the benefits offered.
- Register for Member Access (retirement) and MyBenefits (insurance) accounts.
- Gather all required information and documentation (birth certificates, marriage license, Social Security numbers, etc.).
- Complete the HIPAA authorization form for yourself and/or any dependent over 18 years of age.
MEMBER CHECKLIST

### Insurance

- Enroll yourself and any eligible dependents in a health plan.
- Enroll yourself and any eligible dependents in a dental plan.
- Enroll yourself and any eligible dependents in State Vision Plan.
- Enroll in Optional Life insurance (up to three times salary without medical evidence; additional amounts require medical evidence).
  - Complete *Statement of Health*, if applicable.
- Enroll in Dependent Life-Spouse and/or Dependent Life-Child insurance.
- Enroll in Supplemental Long Term Disability coverage.
- Enroll in MoneyPlus pretax spending accounts.
- Complete *Certification Regarding Tobacco and E-cigarette Use*.
- Designate beneficiaries for applicable benefits.
- Submit all required documentation.
- Retirees covered under retiree group insurance who return to work in an insurance-eligible position must change their retiree coverage to active coverage if they want PEBA-sponsored coverage.

### Retirement

- Enroll in a retirement plan, or elect non-membership, if applicable.
- If enrolling in State ORP, complete the enrollment process with chosen service provider to designate beneficiaries and select investment options.
- Designate beneficiaries for applicable benefits.
- Enroll in South Carolina Deferred Compensation Program, the voluntary supplemental retirement savings plan.
- If you are a retired member of SCRS or PORS, be sure you understand the separation from service requirements, earnings limitations, contribution requirements, and other rules that will determine how your return to covered employment may affect your receipt of retirement benefits.

Insurance elections must be made within 31 days of hire.

You must enroll in a retirement plan within 30 days of hire.