Member checklist

Adding a dependent due to marriage

This checklist can help guide you through the process of adding a dependent to coverage. Please note, not all items apply to all employees.

**Applicable insurance changes**

Changes must be made within 31 days of your special eligibility situation. You cannot drop coverage; you 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 the month following request if no medical evidence is needed; otherwise, first day of the month following approval.

  - **Enroll in a health plan** or change coverage level if adding spouse and/or child.

  - **Enroll in a dental plan** or change coverage level if adding spouse and/or child.

  - **Enroll in the State Vision Plan** or change coverage level if adding spouse and/or child.

  - **Enroll in or increase Optional Life insurance** up to $50,000 without medical evidence. More than $50,000 requires medical evidence.

  - **Enroll in or increase Dependent Life-Spouse insurance** up to $10,000 or $20,000 without medical evidence. More than $20,000 requires medical evidence.

  - **Enroll in Dependent Life-Child.**

  - **Enroll in or increase MoneyPlus flexible spending accounts.**

  - **Enroll in or change Health Savings Account,** if applicable.

  - **Update life insurance beneficiaries,** if applicable.

**Applicable retirement changes**

- **Update retirement plan beneficiaries.**

- **Update State ORP beneficiaries** with your service provider, if applicable.

- **Update Deferred Comp beneficiaries** with Empower Retirement, if applicable.

- **Retired members of SCRS and PORS may be eligible to select a new payment option or change a beneficiary for an existing payment option within five years after the date of marriage.**
Employee to-dos

- Review the *Insurance Summary* and *Insurance Benefits Guide*.
- Elect insurance coverage changes in *MyBenefits* and upload required documentation.
- Complete a 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.
- Change name and update address in *MyBenefits* and *Member Access*, if applicable.
- Complete and submit a *Retired Member Change of Beneficiary* (Form 7201), if applicable. To change the form of a member’s monthly benefit, PEBA must receive the form within five years of the change in marital status.