

Enrolling in benefits as a new hire

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.

Insurance enrollment

Elections must be made within 31 days of hire.

- 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).
- Enroll in Dependent Life-Spouse and/or Dependent Life-Child insurance.
- Enroll in Supplemental Long Term Disability coverage.
- Enroll in MoneyPlus (pretax premium feature, Medical Spending Account, Dependent Care Spending Account, Health Savings Account, Limited-use Medical Spending Account).

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 employees webpage.
- Provide you with a printed copy of the *Insurance Summary* and federally mandated notices.
- Initiate online insurance and retirement enrollment.
- Provide you with information about enrolling in the S.C. Deferred Compensation Program.

Retirement plan enrollment

Elections must be made within 30 days of hire.

- Enroll in retirement plan or elect non-membership, if applicable.
- Enroll in Deferred Compensation Program.

Employee to-dos

Most employees will receive emails with instructions on how to make insurance elections and enroll in a retirement plan. Before enrolling, you should:

- Review applicable retirement member handbook.
- Review *Insurance Summary* and *Insurance Benefits Guide*.
- Review the new employee's webpage and the *Navigating Your Benefits* webpage.
- Check out PEBA's YouTube channel, PEBATV, for short, informational videos.
- 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 older than age 18.
- Complete *Statement of Health* if medical evidence is required for life insurance.
- Complete *Certification Regarding Tobacco and E-cigarette Use* form.
- Submit all required documentation.

- Complete the enrollment process with chosen service provider to designate beneficiaries and select investment options if enrolling in State ORP.
- Enroll in the Deferred Compensation Program.
- Designate beneficiaries for all applicable benefits.
- Register for Member Access and MyBenefits accounts.
- If you are a retiree covered under retiree group insurance and return to work in an insurance-eligible position, you must change your retiree coverage to active coverage if you want PEBA-sponsored coverage.
- 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.