**Member checklist**

# Enrolling in benefits as a new hire

This checklist can help guide you through the decisions you need to make if you are enrolling in benefits as a new hire. Please note, not all items apply to all employees. Learn more at [peba.sc.gov/new-employees](http://peba.sc.gov/new-employees).

## Insurance enrollment

*Elections must be made within 31 days of hire.*

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-administered coverage.

- [ ] 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 the **State Vision Plan**.
- [ ] Enroll in **Optional Life** insurance up to three times your salary or $500,000, whichever is less, without medical evidence. Additional amounts, up to $500,000, require medical evidence.
- [ ] Enroll in **Dependent Life-Spouse** insurance equal to $10,000 or $20,000 without medical evidence. Additional amounts require medical evidence.
- [ ] Enroll in **Dependent Life-Child** insurance.
- [ ] Enroll in **Supplemental Long Term Disability** coverage.
- [ ] Enroll in **MoneyPlus** flexible spending accounts.
- [ ] Enroll in a **Health Savings Account**, if applicable.

## Retirement plan enrollment

*Elections must be made within 30 days of hire.*

If you are a retired SCRS or PORS member, be sure you understand the rules that will determine how your return to covered employment may affect your receipt of retirement benefits.

- [ ] Enroll in **retirement plan** or elect non-membership, if applicable.
- [ ] Enroll in **Deferred Comp**.
- [ ] Designate beneficiaries.

## 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.
- [ ] Provide you a link to the **Insurance Summary** and a printed copy of the **federally mandated notices**.
- [ ] Initiate online insurance and retirement enrollment.
- [ ] Provide you with information about enrolling in **Deferred Comp**, if offered by your employer.
Employee to-dos

Most employees will receive two emails with instruction on how to make insurance elections and enroll in a retirement plan.

- Visit the new employee's webpage and Navigating Your Benefits webpage.
- Gather all required information and documentation (birth certificates, marriage license, Social Security numbers, etc).
- Review the Insurance Summary and Insurance Benefits Guide.
- Review applicable retirement member handbook.
- Check out PEBA's YouTube channel, PEBATV, informational videos.
- Upload all required documentation.
- Complete the Authorized Representative Form for yourself and/or any dependent older than age 18, if applicable.
- Complete a MetLife Statement of Health if medical evidence is required for life insurance.
- If enrolling in State ORP, complete the enrollment process with your chosen service provider to designate beneficiaries and select investment options.
- Enroll in Deferred Comp if offered by your employer. Participation is not mandatory.
- Register for MyBenefits and Member Access accounts.
- Review the Designating Active Member Beneficiaries flyer and designate beneficiaries for all applicable benefits.