



Adding a dependent due to adoption

Applicable insurance changes

The employee must make changes within 31 days of the special eligibility situation. The employee cannot drop coverage; they can only change or add coverage.¹ Health, dental, vision and Dependent Life-Child changes are effective on the date of adoption. Optional Life and Dependent Life-Spouse changes are effective on the first day of month following the request if no medical evidence is needed; otherwise, it is effective on the first day of month following approval.

Enroll in or change coverage level if adding a spouse and/or child(ren):

- ☐ Health plan.
- ☐ Dental plan.
- ☐ Vision plan.

Enroll in or increase:

- ☐ Optional Life insurance up to \$50,000 without medical evidence. More than \$50,000 requires medical evidence.
- ☐ Dependent Life-Spouse insurance up to \$10,000 or \$20,000 without medical evidence. More than \$20,000 requires medical evidence.

Other changes:

- ☐ Enroll in Dependent Life-Child insurance.
- ☐ Enroll in or increase MoneyPlus flexible spending accounts.
- ☐ Enroll in or change Health Savings Account, if applicable.
- ☐ Update life insurance beneficiaries, if applicable.

¹This event might be a special eligibility situation under a spouse's coverage. If the employee elects coverage under their spouse's plan, the employee can make changes to their coverage following gaining other coverage rules.

Applicable retirement changes

- ☐ Update retirement plan and incidental death benefit beneficiaries with PEBA, if applicable.
- ☐ Update State ORP beneficiaries with service provider, if applicable.
- ☐ Update Deferred Comp beneficiaries with third-party administrator, if applicable.

Employer to-do's

- ☐ Complete insurance enrollment changes in EBS.
- ☐ Make sure employee submits all required documentation to PEBA.
- ☐ Submit *Life Insurance Statement of Health Request* in EBS if medical evidence is required for life insurance.
- ☐ Provide a copy of the initial COBRA notice for employee and each covered dependent, if needed.
- ☐ Provide the [*Designating Active Member Beneficiaries*](#) flyer.
- ☐ Ensure corresponding payroll deductions are appropriately reported.

Employee to-do's

- ☐ Review the [*Insurance Summary*](#) and [*Insurance Benefits Guide*](#).
- ☐ Elect insurance coverage changes in MyBenefits and [upload required documentation](#).
- ☐ Complete a [*Notice of Election*](#) and electronic 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.
- ☐ Contact PEBA for a State Employee Adoption Assistance Program application.