



# Adding a dependent due to marriage

## 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.<sup>1</sup> Health, dental, vision and Dependent Life-Child changes are effective on the date of marriage. 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 the 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.

<sup>1</sup>This 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 beneficiaries 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.
- ☐ Retired members of SCRS and PORS might 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.

## 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 applicable.
- ☐ 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.
- ☐ Change name and update address in MyBenefits and Member Access, if applicable.
- ☐ Change name and update address with State ORP service provider and Deferred Comp, if applicable.
- ☐ Complete and submit a [Retired Member Change of Beneficiary](#) (Form 7201), if applicable. PEBA must receive the form within five years of the change in marital status.