


Be Aware + Prepare

Retiree enrollment and eligible dependents

Get Set for Retirement Insurance 2026



Serving those who serve South Carolina

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Important information

- This presentation is not a comprehensive description of the insurance benefits offered by PEBA.
- For more information, and before you make enrollment decisions, review the [Insurance Benefits Guide](#).

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Determining eligibility and enrolling

- If PEBA determines you are eligible for retiree insurance, you must submit the following within 31 days of your retirement date to enroll in retiree coverage¹:
 - [Retiree Notice of Election](#); and
 - [Certification Regarding Tobacco or E-cigarette Use](#).
- Any required documentation must also be submitted.

¹You must enroll within 31 days of retirement or special eligibility situation, or during open enrollment. Once enrolled, you must remain enrolled until next open enrollment period or within 31 days of a special eligibility situation.

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Dependent eligibility

Eligible spouse

- Retiree cannot cover a spouse if the spouse is:
 - Eligible for coverage as an employee; or
 - Eligible for coverage as a retiree, unless the spouse is eligible only for non-funded or partially funded insurance, or the spouse retired from an optional employer.
- Must list spouse on the *Retiree Notice of Election* to add them to coverage.
 - Dependents do not automatically carry over from your active coverage.

Eligible children

- Natural child.
- Stepchild.
- Adopted child.
- Child placed for adoption.
- Foster child.
- Child for whom employee has legal custody.

Dependent children must be younger than age 26. Coverage may continue beyond age 26 if the child is determined to be incapacitated as defined by the State Health Plan. If child is employed with a participating employer, the child may:

- Enroll as an active employee; or
- Enroll as dependent child.

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Required documentation

- Submit a copy of your Medicare card, if applicable.
- Copies of supporting documentation must be submitted to enroll an eligible spouse or child.
- Spouse:
 - Marriage license; or
 - First page of most recent federal tax return, if filing jointly.
- Child:
 - Long-form birth certificate.

The Supporting Documentation for Insurance Enrollments flyer is a complete list of acceptable documentation to prove the relationship of dependents you're adding to coverage.

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Eligible survivors

- Dependents covered at time of employee's death may continue health, dental and vision coverage.
- Spouse is eligible until remarrying.
- Children remain eligible until age 26.¹
- If all coverage is canceled, cannot reenroll as survivor.

¹Coverage may continue for a child who is age 26 or older if they are determined to be an incapacitated child.

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Annual open enrollment

- October 1-31.
- Make coverage changes for following year; changes are effective January 1.
- Dental changes can be made during open enrollment only in odd-numbered years.
- Log in to MyBenefits at mybenefits.sc.gov to make open enrollment changes.
 - Some changes require a *Retiree Notice of Election*. Contact your benefits administrator for assistance.

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