


**Be Aware + Prepare**



## Retiree enrollment and eligible dependents

Get Set for Retirement | Insurance  
2024

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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 retirement to enroll:
  - [Retiree Notice of Election](#); and
  - [Certification Regarding Tobacco or E-cigarette Use](#) form, if applicable.

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### Eligible spouse

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

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### Eligible children

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

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### Dependent children

- 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 employed with participating employer, the child may:
  - Enroll as an active employee; or
  - Enroll as dependent child.

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### Required documentation

- Copies of supporting documentation must be submitted to enroll a spouse or child.
- Spouse:
  - Marriage license; or
  - First page of most recent federal tax return, if filing jointly.
- Child:
  - Long-form birth certificate.
- [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 eligible until remarrying.
- Children remain eligible until age 26.
- If all coverage is canceled, cannot re-enroll as survivor.

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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](http://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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### Financial disclaimer

Personal finance, as the name implies, is a highly individualized and personal matter. The information provided in these presentations is general educational information provided to illustrate certain financial ideas and concepts. This information does not take into account your personal situation and should not be considered personal financial or investment advice. In reviewing this video, you should consider whether the information presented is appropriate for your particular needs and, where appropriate, you may wish to seek advice from a financial professional to determine what is best for your individual financial circumstances. PEBA does not make any guarantee or other promise as to any results that may be obtained from using the content of this presentation.

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### Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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