



Retiree enrollment and eligible dependents

Get Set for Retirement | Insurance

2022

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*](#).

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* form; and
 - *Certification Regarding Tobacco or E-cigarette Use* form, if applicable.

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.

Eligible children

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

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.

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.
- [Enrollment documentation worksheet](#) is a complete list of acceptable documentation to prove the relationship of dependents you're adding to coverage.

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.

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 *Notice of Election* form. Contact your benefits administrator for assistance.

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