


Be Aware + Prepare

Returning to work

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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Returning to work for a participating employer after retirement

- If you return to active employment in an insurance-eligible position with a participating employer, you will no longer be eligible for retiree coverage.
 - You can return to active coverage and might be eligible for additional benefits; or
 - You can refuse all PEBA-sponsored coverage.
- Once your active employment ends, you can return to your retiree coverage within 31 days. If you are Medicare-eligible, Medicare will be primary.
- If you return to active employment and are not in an insurance-eligible position you can remain on your retiree coverage.
- View the [How Returning to Work Will Impact Your Benefits](#) flyer.

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Returning to work for a participating employer after retirement

- If you continued your Optional Life coverage as a retiree, you can either:
 - Keep your continued policy and pay premiums directly to MetLife; or
 - Enroll in Optional Life as an active employee with a limit of three times your annual salary without medical evidence, up to a maximum of \$500,000.
- If you keep your continued policy, it will not be affected by leaving employment a second time.
- If you decide to enroll in active coverage, contact MetLife within 31 days of returning to work to cancel your continued coverage.
 - Your active coverage will become effective only if you discontinue your retiree continued policy.
 - You will have the option to continue or convert your life insurance within 31 days of leaving employment a second time.
- If you refuse to enroll as an active employee, you also refuse the \$3,000 Basic Life benefit, Optional Life and Dependent Life coverage.

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Insurance coverage as a non-Medicare-eligible return-to-work retiree

- If you are not eligible for Medicare and retired from an employer that does not participate in the state's Retiree Health Insurance Trust Fund, you can remain on retiree coverage if you return to work in an insurance-eligible position.
- Contact your previous employer if you are unsure if it participates in the Retiree Health Insurance Trust Fund.
 - Includes optional employers and charter schools that participate in insurance only.

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Returning to work for participating employer after retirement (Medicare-eligible)

- Medicare cannot be primary for you or any covered family members if you are enrolled in coverage as an active employee. You can:
 - Enroll as an active employee with Medicare as the secondary payer; or
 - Refuse all PEBA-sponsored health coverage and have Medicare coverage only.
 - You can keep dental and vision coverage with PEBA.
- If you enroll as an active employee with Medicare as the secondary payer, you must complete and submit the [other coverage questionnaire](#) to BlueCross annually.
- If you enroll in active coverage, you must notify the Social Security Administration.
 - Learn more in the [Insurance Coverage for the Medicare-eligible Member](#) handbook.
- Once you terminate active employment, you can return to retiree coverage within 31 days, and Medicare will be primary.
 - You must notify the SSA again.
 - Medicare A and B needed for full benefits.

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Insurance coverage as a Medicare-eligible return-to-work retiree

- If you elect coverage under the State Health Plan as an active employee and you are Medicare-eligible, the State Health Plan will be primary, paying claims before Medicare.
 - You might be allowed to drop Medicare Part B.
- If you refuse all PEBA-sponsored health coverage under the State Health Plan and you are Medicare-eligible, Medicare will be primary.
 - You will not be able to enroll in PEBA's Medicare Supplemental Plan and might want to pursue a supplemental plan on your own.
 - You will not be enrolled in drug coverage through PEBA and will need to enroll in other Part D coverage.
- View the [*Insurance Coverage for the Medicare-eligible Member*](#) handbook for more information.

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Disclaimers

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