



## Your life insurance coverage

Insurance Orientation and Education  
2026

Serving those who serve South Carolina

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### Basic Life insurance

- \$3,000 term life insurance if younger than age 70.
- Automatically enrolled at no cost if you enroll in health insurance.
- Includes matching amount of Accidental Death and Dismemberment insurance.
- Designate a beneficiary or beneficiaries when you enroll, or at any time in [MyBenefits](#).

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### Optional Life insurance

- Elect in \$10,000 increments up to a maximum of \$500,000. Medical evidence might be required.
- Lesser of three times annual earnings or \$500,000 within 31 days of initial eligibility without medical evidence.
  - Apply for additional coverage by completing an *Active Notice of Election* form and returning it to your employer.
  - MetLife will email you a link to complete an online *Statement of Health*.
- Includes matching amount of AD&D insurance.
- Designate a beneficiary or beneficiaries when you enroll, or at any time in [MyBenefits](#).
- Coverage reduces to:
  - 65% at age 70;
  - 42% at age 75; and
  - 31.7% at age 80 and older.

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### Dependent Life-Spouse

- Elect in \$10,000 increments up to a maximum of \$100,000 or 50% of your Optional Life amount, whichever is less. Medical evidence might be required.
- If not enrolled in Optional Life, spouse coverages of \$10,000 or \$20,000 are available.
- Coverage of \$10,000 or \$20,000 within 31 days of initial eligibility without medical evidence.
  - Apply for additional coverage by completing an *Active Notice of Election* form and returning it to your employer.
  - MetLife will email you a link for your spouse to complete an online *Statement of Health*.
- Includes matching amount of AD&D insurance.
- If spouse is eligible for PEBA-administered insurance benefits as an active employee, they are not eligible for Dependent Life-Spouse coverage.

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### Dependent Life-Child

- Guaranteed coverage of \$15,000 per child.
- Children are eligible from live birth to ages 19 or 25 if a full-time student.
- Child can be covered by only one parent under this Plan.
- If child is eligible for PEBA-administered insurance benefits as an active employee, they are not eligible for Dependent Life-Child coverage.

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### 2026 Monthly premiums

**Optional Life and Dependent Life-Spouse**  
Your premiums are determined by your or your spouse's age as of previous December 31 and coverage amount. Rates shown per \$10,000 of coverage. Your monthly premium will change when your age bracket changes.

Age	Rate	Age	Rate
Under 35	\$0.40	60-64	\$6.00
35-39	\$0.50	65-69	\$13.50
40-44	\$0.60	70-74	\$24.22
45-49	\$0.82	75-79	\$37.50
50-54	\$1.44	80 and older	\$62.04
55-59	\$2.84		

**Dependent Life-Child**  
\$1.26 per month; you pay only one premium for all eligible children.

View monthly premiums at [peba.sc.gov/monthly-premiums](https://peba.sc.gov/monthly-premiums).

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