




Death

Retirement, Disability and Death
2024

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Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
 - [Benefits Administrator Manual](#); and
 - [Insurance Benefits Guide](#).
- The plan of benefits documents and benefits contracts contain complete descriptions of the health and dental plans and all other insurance benefits. Their terms and conditions govern all health benefits offered by or through PEBA.

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Topics

- Death benefits.
- Life insurance.
- MetLife Advantages.
- Supplemental Long Term Disability.
- Survivor coverage.

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How to administer death benefits

- View the [Death of a covered employee](#) life event checklist.
- Submit termination in EBS.
- Termination date is day after death for all coverage, except Optional Life.
- Termination date for Optional Life is date of death.
- Eligible survivors may continue coverage by completing a [Survivor Notice of Election](#) form within 31 days of date of death.

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Life insurance

- Complete and submit the claim via [MetLink](#).
 - See the Claims and appeals chapter of the [Benefits Administrator Manual](#) and the [MetLink User Guide](#) for details.
 - Can also submit MetLife's [Life Insurance Claim](#) form or call MetLife at 800.638.6420.
- MetLife will contact the beneficiary.
- MetLife will pay Accidental Death and Dismemberment benefits, when applicable.
 - Benefit amount based on percentage of the amount of life insurance coverage elected.
 - Percentage determined by type of loss.
- Dependent Life coverage ends on the subscriber's date of death.

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MetLife Advantages

- MetLife offers to all members:
 - Funeral assistance, planning and discount services.
 - Beneficiary claim assistance.
 - Estate resolution services.
- MetLife offers to employees with Basic Life insurance:
 - Grief counseling.
- MetLife offers to employees with Optional Life insurance:
 - Will preparation service.
- Share [MetLife Advantages: No-cost Services When You Need Them Most](#) flyer.

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Supplemental Long Term Disability

- If member dies while SLTD benefits are payable, The Standard will pay any remaining unpaid benefit to eligible survivor.
- Benefit equal to three months of SLTD benefit, not reduced by deductible income.
 - Not available if benefits and claim have reached maximum.
 - Not available if approved for or receiving lifetime security benefit.

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Survivor coverage

- Ends when:
 - Surviving spouse drops all PEBA-sponsored coverage.
 - Surviving spouse remarries or fails to pay premium.
 - Surviving child is no longer eligible as a dependent or fails to pay premium.
- Survivor eligible for COBRA continuation of coverage if a dependent with health, dental or vision coverage.

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Survivor enrollment

- PEBA assists with enrollment of survivors of active employees and retirees of:
 - State agencies;
 - Public higher education institutions;
 - Public school districts; and
 - Charter schools that participate in both insurance and retirement.
- Optional employers and charter schools that participate in insurance only assist with enrollment of survivors of their active employees and retirees.

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Survivor premiums

- Survivors of active employees, funded and partially funded¹ retirees receive a 12-month waiver of health premiums:
 - After the waiver, survivors pay the full non-funded survivor premium.²
- Survivors of non-funded retirees pay full cost of premiums from date of retiree's death.
- Survivors pay full cost of dental and vision premiums from date of employee's or retiree's death.
- Survivors of optional employer active employees and retirees must contact employer for premiums.
- View monthly premiums at peba.sc.gov/monthly-premiums.

¹Survivors of partially funded retirees pay half the employer share during the waiver year.
²Survivors of an active employee who was killed in the line of duty pay the funded survivor premium after the waiver ends.

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Disclaimer

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