

Enrolling in benefits as a new hire

This checklist can help guide you through the decisions you need to make if you are enrolling in benefits as a new hire. Please note, not all items apply to all employees. Learn more at peba.sc.gov/new-employees.

Insurance enrollment

Elections must be made within 31 days of hire. If you are a retiree covered under retiree group insurance and return to work in an insurance-eligible position, you must change your retiree coverage to active coverage if you want PEBA-administered coverage.

- Enroll yourself and any eligible dependents in a [health plan](#).
- Enroll yourself and any eligible dependents in a [dental plan](#).
- Enroll yourself and any eligible dependents in the [State Vision Plan](#).
- Enroll in [Optional Life](#) insurance up to three times your salary or \$500,000, whichever is less, without medical evidence. Additional amounts, up to \$500,000, require medical evidence.
- Enroll in [Dependent Life-Spouse](#) insurance equal to \$10,000 or \$20,000 without medical evidence. Additional amounts require medical evidence.
- Enroll in [Dependent Life-Child](#) insurance.
- Enroll in [Supplemental Long Term Disability](#) coverage.
- Enroll in [MoneyPlus](#) flexible spending accounts.
- Enroll in a [Health Savings Account](#), if applicable.

Retirement plan enrollment

Elections must be made within 30 days of hire. If you are a retired SCRS or PORS member, be sure you understand the rules that will determine how your [return to covered employment](#) may affect your receipt of retirement benefits.

- Enroll in [retirement plan](#) or elect non-membership, if applicable.
- Enroll in [Deferred Comp](#).
- Designate beneficiaries.

Employer to-dos

Before you enroll, your employer should:

- Determine your position's insurance and retirement plan eligibility.
- Provide you with information for all eligible insurance and retirement benefits.
- Provide you a link to the [Insurance Summary](#) and a printed copy of the [federally mandated notices](#).
- Initiate online insurance and retirement enrollment.
- Provide you with information about enrolling in [Deferred Comp](#), if offered by your employer.

Employee to-dos

Most employees will receive two emails with instruction on how to make insurance elections and enroll in a retirement plan.

- ❑ Visit the [new employee's webpage](#) and [Navigating Your Benefits](#) webpage.
- ❑ Gather all required information and documentation (birth certificates, marriage license, Social Security numbers, etc).
- ❑ Review the [Insurance Summary](#) and [Insurance Benefits Guide](#).
- ❑ Review applicable [retirement member handbook](#).
- ❑ Check out PEBA's YouTube channel, [PEBATV](#), informational videos.
- ❑ Follow the instructions on the [Insurance Enrollment Guide for New Hires](#) and [Retirement Enrollment Guide for New Hires](#) flyers to enroll in insurance and retirement benefits.
- ❑ Upload all required documentation.
- ❑ Complete the [Authorized Representative Form](#) for yourself and/or any dependent older than age 18, if applicable.
- ❑ Complete a MetLife *Statement of Health* if medical evidence is required for life insurance.
- ❑ If enrolling in [State ORP](#), complete the enrollment process with your chosen service provider to designate beneficiaries and select investment options.
- ❑ Enroll in [Deferred Comp](#) if offered by your employer. Participation is not mandatory.
- ❑ Register for [MyBenefits](#) and [Member Access](#) accounts.
- ❑ Review the [Designating Active Member Beneficiaries](#) flyer and designate beneficiaries for all applicable benefits.