



# 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](https://peba.sc.gov/new-employees).

## Insurance enrollment

You must make elections within 31 days of being hired. If you are a retiree covered under retiree group insurance and return to work in an insurance-eligible position, in most cases, you must elect active coverage if you want PEBA-administered coverage.

### Enroll yourself and any eligible dependents in:

- Health plan.
- Dental plan.
- 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.
- Dependent Life-Spouse insurance equal to \$10,000 or \$20,000 without medical evidence. Additional amounts require medical evidence (cannot exceed 50% of Optional Life coverage amount).
- Dependent Life-Child insurance.
- Supplemental Long Term Disability coverage.
- MoneyPlus flexible spending accounts.
- Health Savings Account, if applicable.

## Retirement enrollment

If you are a retired SCRS or PORS member, be sure you understand the return-to-work rules and how your return to covered employment might affect your receipt of retirement benefits.

- Enroll in a retirement plan or elect non-membership, if applicable, within 30 days of your hire date.
- Enroll in Deferred Comp or update an existing Deferred Comp account, if applicable.
- Designate beneficiaries.

## Employer to-do's

Before the employee makes benefits elections, you should:

- Determine the position's insurance and retirement plan eligibility.
- Provide information for all eligible insurance and retirement benefits. Direct the employee to the New employees webpage.
- Provide the employee a printed copy of the federally mandated notices.
- Provide the employee the *Insurance Enrollment Guide for New Hires* and *Retirement Enrollment Guide for New Hires* flyers.
- Initiate online insurance and retirement enrollment using your email address.
- Provide you with information about enrolling in Deferred Comp, if offered by your employer.

## Employee to-do's

You will receive one email from PEBA with instructions on how to make insurance elections and one email from PEBA with instructions on how to enroll in a retirement plan.

- Visit the [New employees](#) and [Navigating Your Benefits](#) webpages.
- Gather [required information and documentation](#).
- Review the [Insurance Summary](#) and [Insurance Benefits Guide](#).
- Review applicable [retirement member handbook](#).
- Check out PEBA's YouTube channel, [PEBATV](#), for 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.
- Register for MyBenefits and Member Access accounts.
- Upload required insurance documentation to MyBenefits.
- Complete the [Authorized Representative Form](#) for yourself and/or any dependent older than age 18, if applicable.
- Complete a [Notice of Election](#) and electronic 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.
- Review the [Designating Active Member Beneficiaries](#) flyer and designate beneficiaries for applicable benefits.