

**Be Aware + Prepare**

**State Health Plan retiree insurance**

Get Set for Retirement  
Preretirement  
Fiscal year 2025



Serving those who serve South Carolina

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**State Health Plan retiree insurance coverage**

- Eligibility for retiree insurance is different than eligibility for a retirement benefit.
- Must meet certain eligibility requirements to continue insurance coverage in retirement.
- Changing jobs could affect your eligibility for funding.
- Rules differ based on whether you were in an insurance-eligible position before May 2, 2008.
- Insurance can be a significant cost in retirement.
- Former employer may fund a portion of premiums.
- Refer to the Insurance Benefits Guide for more information.

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**Verifying your retiree insurance eligibility**

- Only PEBA can verify your eligibility for retiree insurance.
- Do not terminate employment until you have official notice of your insurance eligibility.
- Check out the retiree insurance eligibility flyers:
  - For members who work for a state agency, public higher education institution, public school district or charter school that participates in both insurance and retirement.
  - For members who work for optional employers, such as county governments and municipalities, or charter schools that participate in insurance only.
- View the *Get Set for Retirement* insurance presentation at [peba.sc.gov/bap](http://peba.sc.gov/bap).

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**Retiree insurance eligibility determinations**

- PEBA determines eligibility if we receive an:
  - [Employment Verification Record](#);
  - Retirement application ([Member Access](#) or paper form); or
  - [Retiree Notice of Election](#).
- View completed determination information in [Member Access](#).

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