



Insurance Enrollment Guide for New Hires

Making informed enrollment decisions about your insurance benefits in a timely manner is your responsibility. As a new hire, there are valuable benefit options, and you have important decisions to make. Refer to our [Enrolling in benefits as a new hire checklist](#) to help guide you through the decisions you need to make.

Before making your insurance elections and enrolling:

- Discuss your coverage needs with any family members;
- Review the benefit options in the [Insurance Summary](#);
- For more information, review the [Navigating Your Benefits series](#) and the [Insurance Benefits Guide](#);
- Collect spouse and dependent information, including Social Security numbers and birthdays, if applicable; and
- Gather legible marriage licenses and long-form birth certificates of dependents, if applicable. Uploading clear photos of documents is an option.

Make sure you have all the information you need prior to enrolling, as there is no option to save until the end of the process. You can enroll in insurance coverage within 31 days of your hire date. Your enrollment email from PEBA will include the deadline date.¹ If your enrollment is not completed by this date, you will not have PEBA insurance coverage. Your next available opportunity to enroll in coverage will be during open enrollment or within 31 days of a special eligibility situation.

01 Getting started

Upon receipt of the enrollment email, select the *Make your insurance elections* link in the email. If you do not receive the email, check your spam and junk folders, then contact your employer.

02 Identity verification

Enter your full legal name, date of birth and Social Security number to begin your insurance enrollment. Select *Next*. Contact your employer if you cannot verify your identity.

03 Enrollee data

Complete your demographic and contact information. Select *Next*.

04 Dependents, coverage elections and beneficiaries

Add dependents, elect your coverage and designate your beneficiaries. Select *Next*. See Page 2 for more information about dependents, coverage elections and beneficiaries.

05 Summary of enrollment

Confirm your election decisions and review to ensure all eligible dependents are included on your coverage, if applicable. Once confirmed, select *Apply*.

¹Employees of newly-participating employers should contact their benefits administrator to confirm their enrollment deadline.

06 **Electronic signature**

You must electronically sign your enrollment. Enter the last four digits of your Social Security number and select *Sign*. Note any reminders about submitting required supporting documentation.

07 **Summary of Enrollment PDF**

Either print or save your Summary of Enrollment PDF for your records. Then, select *OK*.

08 **Upload supporting documentation**

Upload any required supporting documents by selecting *Add Docs*. Once the file is added, select *Upload* and confirm the document is added.

09 **Complete MyBenefits account registration**

Upon completing your enrollment, you will be prompted to complete your account registration on the home page or when you select *Sign Out*. Follow the steps to complete your registration. You can also complete your registration later by following the instructions on our [Setting up a New MyBenefits Account](#) flyer.

Dependents

If you indicated your marital status as married in Step 3, you must add your spouse as a dependent, even if you're not adding your spouse to coverage. This allows PEBA to identify your spouse easily if they are employed or become employed by a PEBA-participating employer. You cannot add your spouse to coverage if your spouse is employed by a PEBA-participating employer, but your deductibles and coinsurance will be linked if you elect the same health plan. Add any dependents to your coverage by selecting the *Add New Dependent* button. Social Security numbers and dates of birth are required for each dependent. Enter the full legal name as listed on the dependent's Social Security card or long-form birth certificate.

For each dependent, an election for coverage must be made or refused. Adding dependents to coverage requires supporting documentation. View a list of acceptable documentation on the [Supporting Documentation for Insurance Enrollments](#) flyer.

Coverage elections

You must select your elections for each coverage option. Review the PEBA resources if you have additional questions about the options. As a new hire, you are guaranteed eligibility for certain Optional Life, Dependent Life and Supplemental Long Term Disability coverage within 31 days of your hire date.

The premiums listed are monthly. Contact your employer for your premiums per pay period or if you work for an optional employer.

MoneyPlus and Health Savings Accounts

You can select your tax-favored accounts with MoneyPlus. This includes the Pretax Group Insurance Premium feature, which is no-cost and lowers your taxable income. The flexible spending accounts and/or Health Savings Account allow you to save money on eligible medical and dependent care costs. If you enroll in an HSA, HSA Central will automatically set up the account based on enrollment information from PEBA. You will receive a welcome email from HSA Central with instructions on how to open the account completely once it is set up.

FSA and HSA elections require annual contribution amounts. Ask your employer how many annual pay periods you have so you understand what the per-pay-period contribution amount will be. It is especially important for mid-year hires to determine the remaining pay periods from which contributions will be deducted based on their hire dates.

Beneficiaries

To add beneficiaries, select the *Add New Beneficiary* button or *Add From Dependents* button, if applicable. Adding beneficiaries is required if you enrolled in health (Basic Life insurance) and/or Optional Life insurance. A date of birth and relationship are required for each beneficiary.