



## Introduction

Insurance Orientation and Education  
2026

Serving those who serve South Carolina

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## Eligibility

- Eligible employees are those who:
  - Work full time for and receive compensation from a state agency, a public higher education institution, a public school district, a participating public charter school or a participating optional employer, such as a participating county or municipal government; and
  - Are hired into an insurance-eligible position.
- Generally, an employee must work at least an average of 30 hours per week to be considered employed full time and eligible to participate in the insurance program.
- Spouses and children may also be eligible.
- Retirees must meet certain eligibility requirements.

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## Dependent eligibility

- An eligible spouse is one recognized by South Carolina law.
  - A spouse eligible for coverage as an employee of any participating group, including a charter school or optional employer, cannot be covered as a spouse under any plan, unless they are a part-time teacher.
- An eligible child must be:
  - Younger than age 26<sup>1</sup>; and
  - The subscriber's natural child, adopted child, stepchild, foster child<sup>2</sup>, a child of whom the subscriber has legal custody or a child the subscriber is required to cover due to a court order.<sup>3</sup>
- Must provide Social Security numbers and supporting documentation to add eligible dependents to coverage.

<sup>1</sup>You may be eligible to cover your child who is age 26 or older if they are incapacitated and you are financially responsible for them.

<sup>2</sup>A foster child is a child placed with the subscriber by an authorized placement agency.

<sup>3</sup>A child for whom the subscriber has legal custody is a child for whom the subscriber has guardianship responsibility, not just financial responsibility, according to a court order or other document filed with the court.

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## Consider these factors

Premiums      Deductibles      Copayments

Coinsurance      Coinsurance maximums      Prescription costs

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## Your available insurance benefits



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## Important information

- This presentation is not a comprehensive description of the insurance benefits offered by PEBA.
- For more information, and before you make enrollment decisions, review these publications:
  - [Insurance Summary](#) and
  - [Insurance Benefits Guide](#).

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- [peba.sc.gov/nyb](http://peba.sc.gov/nyb).
- Plain-language explanations of insurance and retirement benefits.
- Flyers and videos.

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## Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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