



Introduction

Insurance Orientation and Education
2026

Serving those who serve South Carolina

1

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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2

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 26¹; and
 - The subscriber's natural child, adopted child, stepchild, foster child², a child of whom the subscriber has legal custody or a child the subscriber is required to cover due to a court order.³
- Must provide Social Security numbers and supporting documentation to add eligible dependents to coverage.

¹You may be eligible to cover your child who is age 26 or older if they are incapacitated and you are financially responsible for them.
²A foster child is a child placed with the subscriber by an authorized placement agency.
³A 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 courts.

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3

Consider these factors

Premiums	Deductibles	Copayments
Coinurance	Coinurance maximums	Prescription costs

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4

Your available insurance benefits

Health

Life insurance

Dental

Long term disability

Health Savings Accounts

Vision

MoneyPlus
(flexible spending accounts)

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5

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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6



- peba.sc.gov/myb.
- Plain-language explanations of insurance and retirement benefits.
- Flyers and videos.

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7

7

Disclaimer

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8

8