

# 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. 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. If your enrollment is not completed by this date, you will not have PEBA insurance coverage.

## Step 1 - 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.

## Step 2 - Identity verification

Enter your full legal name, date of birth and Social Security number to begin your insurance enrollment. Select *Next*.

## Step 3 - Enrollee data

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

## Step 4 - Dependents, coverage elections and beneficiaries

### Dependents

If you indicated your marital status as married in the previous step, you must add your spouse, 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 [Enrollment documentation worksheet](#).

### Coverage elections

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.

Premiums listed are monthly. Contact your employer for your premiums per pay period.

### MoneyPlus

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 (FSAs) and/or Health Savings Account (HSA) allows you to save money on eligible medical and dependent care costs. Note: If you enroll in an HSA, you must open a bank account with Central Bank and provide a validation code from Central Bank to complete the enrollment transaction.

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

Add beneficiaries by selecting 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 is required for each beneficiary.

Select *Next*.

### Step 5 - 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*.

### Step 6 - Electronic signature

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

### Step 7 - Summary of Enrollment PDF

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

### Step 8 - 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.

### Step 9 - 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 these instructions. Go to PEBA's website, [peba.sc.gov](http://peba.sc.gov), and select the MyBenefits button. Select the Register button. Follow the five-step process to complete your registration. If you don't know your Benefits Identification Number (BIN), select Get My BIN and follow the instructions to retrieve it.