

Be Aware + Prepare

State Health Plan retiree insurance

Retirement Starts Now
Mid-career
Fiscal year 2026

PEBA
SC Retirement System
and State Health Plan

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 from PEBA 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.](#)

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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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