



Gain of Other Coverage

Event	Action	Form/Required Documentation	Deadline	Effective Date
Spouse Gains Coverage with a PEBA employer	Drop Spouse	Notice of Election (NOE) . No further documentation is needed.	Within 31 days of gaining coverage with a PEBA employer group.	First of the month following gain of coverage or the first of the month if coverage is gained on the first of the month.
You, your spouse, or children gain coverage with a non PEBA employer	Drop your PEBA insurance coverage for yourself or any dependents. Only those who gained coverage may be dropped.	Notice of Election (NOE) . Copy of creditable coverage letter or verifiable confirmation from prior employer (letter, email, etc.) that includes: Date coverage gained/lost, individuals who gained/lost coverage, type(s) of coverage gained/lost and reason for gain/loss	Within 31 days of the gain of other coverage. If you fail to cancel coverage within 31 days, you must wait until the next open enrollment period.	First of the month following gain of coverage or the first of the month if coverage is gained on the first of the month.
You Gain Medicare	Most active employees who become eligible for Medicare at age 65 should delay enrolling in Medicare Part B, because their coverage through PEBA remains primary while they are working. Likewise, most active employees should not sign up for a separate Medicare Part D plan, because their prescription drug expenses will continue to be covered through their plan with PEBA. If an active employee signs up for Part D, PEBA will not be able to drop their prescription drug coverage.			

Event	Action	Form/Required Documentation	Deadline	Effective Date
Your Spouse or dependent gain Medicare	Drop your spouse or child(ren) from health coverage	Notice of Election (NOE) . A copy of the Medicare card, verifying gain of Medicare coverage.	Within 31 days of the gain of coverage. If you fail to cancel coverage within 31 days, you must wait until the next open enrollment period.	First of the month following gain of coverage or the first of the month if coverage is gained on the first of the month.
Gain Medicaid or CHIP coverage	You, your spouse, or child may enroll in health, dental and vision.	Notice of Election (NOE) . Copy of the Medicaid approval letter.	Exception to 31-day rule: You have 60 days from the date notified by Medicaid of gain of coverage to drop coverage. If you contact USC/ PEBA later than 60 days after you were notified by Medicaid, no change can be made due to gain of Medicaid. You may enroll in the next open enrollment period.	If notified by Medicaid within 60 days of gain of coverage, date of gain of Medicaid. If notified by Medicaid more than 60 days after gain of coverage, first of month following request.

Loss of Coverage

Event	Action	Form/Required Documentation	Deadline	Effective Date
Loss other group health coverage	Not already covered by health insurance through PEBA, you may enroll yourself and your eligible dependents in health, dental and vision coverage. If you are already covered by health, you cannot make changes.	Notice of Election (NOE) . Verifiable confirmation from prior employer (letter, email, etc.) stating employee lost health coverage and date of loss and long-form birth certificate if adding child; marriage license or Page 1 of latest federal tax return if adding spouse.	Within 31 days of the loss of state coverage.	The date of the loss of health coverage.

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Hours were reduced and you lost coverage (not in a stability period)	Eligible to be covered as a spouse or a child on your spouse's or parent's plan, you may enroll in health, dental and vision coverage.	Notice of Election (NOE) . Your spouse or parent will complete the NOE and submit it to their benefits office.	Within 31 days of the reduction of hours.	The date of the loss of coverage.
Spouse or child who loses other group health coverage	<p>You may enroll the eligible spouse and children in health, dental and vision coverage.</p> <p>If you are not already covered, you must enroll yourself with the individual who lost coverage.</p> <p>Other dependents who did not lose health insurance coverage may not be enrolled.</p> <p>If you are already covered as an employee, you may change health plans when you add the spouse or children who lost health insurance coverage.</p> <p>Contributions toward your deductible will start over.</p>	Notice of Election (NOE) . Verifiable confirmation from prior employer (letter, email, etc.) stating spouse/child(ren) lost health coverage and date of loss and long-form birth certificate if adding child(ren); marriage license or Page 1 of latest federal tax return if adding spouse.	Within 31 days of the loss of coverage or you must wait until the next open enrollment period.	The date of the loss of coverage.
Spouse, or children lose dental coverage, vision coverage or both but do not lose health coverage	<p>You, your spouse, or children who lost the dental or vision coverage may enroll in the type of coverage that was lost.</p> <p>If you are not already covered, you must enroll yourself with the individual who lost coverage.</p>	Notice of Election (NOE) . Verifiable confirmation from prior employer (letter, email, etc.) stating spouse/child lost dental coverage and date of loss.	Within 31 days of the loss of coverage. Or you must wait until the next open enrollment period.	The date of the loss of coverage.

Event	Action	Form/Required Documentation	Deadline	Effective Date
<p>Refused coverage because you were covered under your parent's plan until age 26</p>	<p>You may enroll yourself and your eligible family members in health, dental and vision coverage.</p> <p>Optional Life, Dependent Life-Spouse and or Supplemental Long Term Disability insurance require medical evidence.</p> <p>Dependent Life-Child may be added throughout the year without medical evidence.</p>	<p>Notice of Election (NOE).</p> <p>PEBA Coverage: No documentation required.</p> <p>Non-PEBA coverage: Verifiable confirmation from parent's employer (letter, email, etc.) stating that you lost health coverage and date of loss and long-form birth certificate if adding child(ren); marriage license or Page 1 of latest federal tax return if adding spouse.</p>	<p>Within 31 days of turning age 26. Or you must wait until the next open enrollment period.</p>	<p>The effective date is the first of the month after your 26th birthday.</p>
<p>Loss of TRICARE coverage</p>	<p>An eligible employee or retiree and their eligible dependents to enroll in health, dental and vision coverage</p>	<p>Notice of Election (NOE).</p> <p>A copy of the report from Selman & Company.</p>	<p>Within 31 days of the loss of coverage.</p>	<p>First of the month after a you or dependent is no longer eligible for TRICARE, if enrolled in the TRICARE Supplement.</p>

Event	Action	Form/Required Documentation	Deadline	Effective Date
Loss of Medicaid or CHIP coverage if you refused coverage on PEBA-sponsored health, dental and vision insurance	You, your spouse, or child may enroll in health, dental and vision.	<p>Notice of Election (NOE).</p> <p>Copy of Medicaid loss letter and Long-form birth certificate if adding child(ren); marriage license or Page 1 of latest federal tax return if adding spouse.</p>	<p>Exception to 31-day rule:</p> <p>You have 60 days from the date notified by Medicaid of loss of coverage to enroll. If notified by Medicaid within 60 days, date of loss of Medicaid.</p> <p>If you contact USC/ PEBA later than 60 days after you were notified by Medicaid, no change can be made due to gain of Medicaid. You may enroll in the next open enrollment period.</p>	<p>If notified by Medicaid within 60 days, date of loss of Medicaid.</p> <p>If notified by Medicaid more than 60 days after loss, first of month following request.</p>

Gain or Loss of Coverage Process

Employee

Contact your campus Benefits Office regarding the gain or loss of coverage.
Complete and sign the **Notice of Election (NOE)** form.
Submit NOE with required documentation to your campus Benefits Office within 31 of the gain or loss of coverage.

USC

Review and submit the form to PEBA for processing.
Update PeopleSoft.

Employee

Review changes in MyBenefits and PeopleSoft.
Report any discrepancies immediately to your Benefits Office.

Helpful information

1. If you refuse coverage as a new hire, you forfeit Basic Life and Basic Long Term Disability coverage.
2. To refuse coverage, a Notice of Election form indicating **REFUSE** must be completed, signed, and submitted to PEBA.
3. If coverage is terminated, PEBA will send you a Certificate of Creditable Coverage outlining the coverage with the start and end dates and covered participants.
4. If you are already enrolled as a dependent on your parent's coverage through PEBA, you may continue coverage as a dependent or enroll in coverage as an active employee.
5. If you choose to remain enrolled as a dependent, you may not enroll in any benefits as an employee, including SLTD and Optional Life. You are also no longer eligible for Dependent Life-Child under your parent's coverage.
6. When a coverage election is processed with an effective date prior to the current payroll cycle, a charge or credit of premiums is considered retroactive. Contact Payroll for questions regarding arrears assessed or refunds due.

Who to Contact and When?

PEBA	Your Campus Benefits Office	Payroll
Vendor Contracts/Coverage Questions	Insurance and Retirement Enrollment Assistance/Questions/Issues	Payroll Deductions
MyBenefits Questions/Issues	Insurance and Retirement Counseling	Refunds
Documentation Requirement Issues	FMLA and PPL Questions	Arrears
Contact Information:	Contact Information:	Contact Information:
202 Arbor Lake Drive Columbia, SC 29223 803.737.6800 888.260.9430 <u>Schedule an appointment</u>	Insurance and Retirement: <u>benefits@mailbox.sc.edu</u> Phone: 803-777-6650 1600 Hampton Street, 8th floor Columbia, South Carolina 29208	<u>payroll@mailbox.sc.edu</u> Phone: 803-777-4227 1600 Hampton Street, 7th floor Columbia, South Carolina 29208

When and Where to Review Your Benefits?

Event	MyBenefits	PeopleSoft	Paycheck
New Hire Enrollment	3 to 5 business days after approving the enrollment transaction.	3 to 5 business days after the transaction is active in MyBenefits.	Pay cycle after the benefits are active in PeopleSoft.
Special Eligibility Situation	3 to 5 business days after approving the enrollment transaction.	3 to 5 business days after the transaction is active in MyBenefits.	Pay cycle after the benefits are active in PeopleSoft.
Open Enrollment	First week of December in the year that open enrollment changes were made.	Third week of December in the year that open enrollment changes were made.	The first pay cycle in January of the following year in which open enrollment changes were made.
Life Insurance Medical Evidence of Insurability	3 to 5 business days after MetLife's approval.	3 to 5 business days after MetLife's approval.	Pay cycle after the benefits are active in PeopleSoft.