

Optional Spouse Coverage (SDCL 3-12-104)

Effective July 1, 2010, this coverage is closed to new enrollments.

Current employees who have elected to participate in the Optional Spouse Coverage prior to July 1, 2010, may continue to maintain this coverage when changing employment to another South Dakota public employer that participates in SDRS.

Any member of the system who elected eligible Optional Spouse Coverage prior to July 1, 2010, may continue the coverage during their covered employment as long as they maintain payment of the appropriate contributions. Upon discontinuing required payment of contributions and/or termination of covered employment, as defined in 3-12-47 (70), that results in a break in credited service, the Optional Spouse Coverage will be considered terminated and the member will have no future right to reelect or reinstate Optional Spouse Coverage.

In the event of a covered employee's death, the Optional Spouse Coverage will pay a monthly salary continuation benefit to the surviving spouse for the span of years not covered by the SDRS plan. The benefit payable equals 40 percent of the covered member's final average compensation. The benefit is payable from the time all eligible dependent children reach the age of 19 and continues until the surviving spouse reaches age 65.

The cost of the Optional Spouse Coverage for currently covered employees is 1.5 percent of salary (effective July 1, 2010). The cost of coverage will continue until the earliest of the following:

- Your spouse is no longer eligible for the benefit; or
- You or your spouse dies; or
- The termination of your marriage; or
- You terminate covered employment; or
- You elect to terminate the coverage by contacting your employer and/or SDRS.