



# Dropping a dependent due to divorce

## Applicable insurance changes

The employee must make changes within 31 days of the special eligibility situation. The employee cannot drop their own coverage; they can drop dependents' coverage only. The employee can change or add certain coverage. Health, dental, vision and Dependent Life-Child changes are effective on the first of the month after the divorce is final. Optional Life changes are effective on the first day of month following divorce if no medical evidence is needed; otherwise, it is effective on the first day of month following approval. Dependent Life-Spouse changes are effective on the date of divorce.

### Change coverage level:

- Health plan.
- Dental plan.
- Vision plan.

### Other changes:

- Enroll in or increase Optional Life coverage up to \$50,000 without medical evidence. More than \$50,000 requires medical evidence.
- Cancel or decrease Optional Life coverage.
- Drop Dependent Life-Spouse coverage.
- Change MoneyPlus flexible spending accounts.
- Enroll in or change Health Savings Account, if applicable.
- Update life insurance beneficiaries, if applicable.

## Applicable retirement changes

A divorce does not automatically change the designated beneficiary for the employee's retirement plan. They must request changes to their beneficiaries, if desired.

- Update retirement plan beneficiaries with PEBA.
- Update State ORP beneficiaries with service provider, if applicable.
- Update Deferred Comp beneficiaries with third-party administrator, if applicable.
- Retired members of SCRS and PORS might be eligible to select a new payment option or change a beneficiary for an existing payment option within five years after the date of divorce.

## Employer to-do's

- Complete insurance enrollment changes in EBS.
- Make sure employee submits all required documentation to PEBA.
- Submit *Life Insurance Statement of Health Request* in EBS if medical evidence is required for life insurance.
- Provide a copy of the 36-month Qualifying Event COBRA notice for each covered dependent.
- Provide the *Designating Active Member Beneficiaries* flyer.
- Ensure corresponding payroll deductions are appropriately reported.
- Review former spouse coverage with employee, if applicable.

## Employee to-do's

- Review the [Insurance Summary](#) and [Insurance Benefits Guide](#).
- Elect insurance coverage changes in MyBenefits and [upload required documentation](#).
- Complete a [Notice of Election](#) and electronic MetLife *Statement of Health* if medical evidence is required for life insurance.
- Review the [Designating Active Member Beneficiaries](#) flyer and update life insurance, retirement plan, State ORP and Deferred Comp beneficiaries, if applicable.
- Change name and update address in MyBenefits and Member Access, if applicable.
- Change name and update address with State ORP service provider and Deferred Comp, if applicable.
- Review former spouse insurance coverage, if applicable.
- Complete and submit a [Retired Member Change of Beneficiary](#) (Form 7201), if applicable. PEBA must receive the form within five years of the change in marital status.