## Dropping a dependent due to divorce

This checklist can help guide you through the process of dropping a dependent from coverage. Please note, not all items apply to all employees.

### Insurance benefits

Changes must be made within 31 days of your special eligibility situation. You may drop dependent's coverage only. You may change or add certain coverage. The effective date for health, dental, vision and Dependent Life-Spouse coverage is the first day of the month after the divorce is final. For Optional Life coverage, the effective date is the first day of month following divorce if no medical evidence needed; otherwise, first day of month following approval.

- Review Insurance Summary and Insurance Benefits Guide.
- Change name and update address, if applicable.
- Elect your insurance coverage changes in MyBenefits and submit required documentation.
- Change health plan coverage level.
- Change Dental Plus or Basic Dental coverage level.
- Change State Vision Plan coverage level.
- Enroll in or increase Optional Life insurance (up to $50,000 without medical evidence; over $50,000 requires medical evidence).
- Complete Statement of Health, if required.
- Drop Dependent Life-Spouse coverage.
- Change MoneyPlus spending accounts.
- Update your life insurance beneficiaries.
- Review former spouse coverage, if applicable.

### Retirement benefits

A divorce does not automatically change the designated beneficiary or beneficiaries for your retirement plan. You must take action to make any changes to your designated retirement plan beneficiaries based upon a change in your marital status.

- Update retirement plan beneficiaries.
- Update South Carolina Deferred Compensation Program beneficiaries, if applicable.
- Change name and update address, if applicable.
- Retired members can change the form of their benefit by either selecting a new payment option or changing a beneficiary for an existing payment option.
  - Complete and submit a Retired Member Change of Beneficiary Form (Form 7201) to PEBA.
  - PEBA must receive the form within five years of the change in marital status.