

# Death of a covered dependent

## Applicable insurance changes

*Changes must be made within 31 days of special eligibility situation. Employee cannot drop his own coverage; he may drop dependents' coverage only. The employee can change or add certain coverage.*

### Effective date of change:

- Health, dental, vision and Dependent Life-Spouse and/or Child: day after death.
- Optional Life: employee may decrease or drop coverage within 31 days of spouse's death.

- Change [health plan](#) coverage level.
- Change [dental plan](#) coverage level.
- Change [State Vision Plan](#) coverage level.
- Drop or decrease [Optional Life](#) insurance.
- Drop [Dependent Life-Spouse](#) and/or [Dependent Life-Child](#) insurance.
- Change [MoneyPlus](#) flexible spending accounts.
- Change [Health Savings Account](#), if applicable.
- Update life insurance beneficiaries, if applicable.

## Applicable retirement changes

- Update retirement plan beneficiaries.
- Update [State ORP](#) beneficiaries with service provider, if applicable.
- Update [Deferred Comp](#) beneficiaries with Empower Retirement, if applicable.
- Retired members of SCRS and PORS may be eligible to select a new payment option or change a beneficiary for an existing payment option upon the death of a spouse.

## Employer to-dos

- Complete insurance changes in [EBS](#).
- Make sure employee submits all required documentation.
- Log in to MetLink to submit a life insurance claim, if applicable. Provide employee with documents that need to be completed.
- Provide the [Designating Active Member Beneficiaries](#) flyer.

## Employee to-dos

- Notify PEBA of the dependent's death.
- Notify employer of the beneficiary's death.
- Elect insurance coverage changes in [MyBenefits](#) and upload required documentation.
- Complete claim form for life insurance, if applicable.
- Update life insurance, retirement plan, [State ORP](#) and [Deferred Comp](#) beneficiaries, if applicable.
- Complete and submit a [Retired Member Change of Beneficiary](#) (Form 7201), if applicable. To change the form of a member's monthly benefit upon the death of a spouse, PEBA must receive the form within five years of the change in marital status.