

# Dropping a dependent due to divorce

## 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 and vision: first of the month after the divorce is final.*
- *Optional Life: first day of month following divorce if no medical evidence needed; otherwise, first day of month following approval.*
- *Dependent Life-Spouse and/or Child: last day of the month in which the divorce is final.*

- Change [health plan](#) coverage level.
- Change [dental plan](#) coverage level.
- Change [State Vision Plan](#) coverage level.
- Enroll in or increase [Optional Life](#) insurance up to \$50,000 without medical evidence. More than \$50,000 requires medical evidence.
- Cancel or decrease [Optional Life](#) insurance.
- 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

- Update retirement plan beneficiaries.
- Update [State ORP](#) beneficiaries with service provider, if applicable.
- Update [Deferred Comp](#) beneficiaries, 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.

## Employer to-dos

- Complete insurance changes in [EBS](#).
- Make sure employee submits all required documentation.
- Provide a copy of the [36-month Qualifying Event COBRA notice](#) for each covered dependent.
- Provide the [Designating Active Member Beneficiaries](#) flyer.
- Review former spouse coverage with employee, if applicable.

## Employee to-dos

- Change name and update address, if applicable.
- Elect insurance coverage changes in [MyBenefits](#) and submit required documentation.
- Complete a MetLife *Statement of Health* if medical evidence is required for life insurance.
- 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, PEBA must receive the form within five years of the change in marital status.