

# Dropping a dependent due to divorce

## Applicable insurance changes

*Changes must be made within 31 days of special eligibility situation. Employee may drop dependents' coverage only; he can change or add certain coverage.*

### **Effective date of change:**

- Health, dental, vision and Dependent Life-Spouse and/or Child: 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.

- Change health plan coverage level.
- Change Dental Plus or Basic Dental coverage level.
- Change State Vision Plan coverage level.
- Enroll in, increase or decrease Optional Life insurance (up to \$50,000 without medical evidence; more than \$50,000 requires medical evidence).
- Drop Dependent Life-Spouse coverage.
- Change MoneyPlus flexible spending accounts.

## Applicable retirement changes

- Update retirement plan beneficiaries.
- Update Deferred Compensation Program, beneficiaries, if applicable.

## Employer to-dos

- Complete insurance changes in EBS.
- Make sure employee submits all needed documentation.
- Provide a copy of the 36-month Qualifying Event COBRA notice for each dependent.
- 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 *Statement of Health* if medical evidence is required for life insurance.
- Update life insurance, retirement plan and Deferred Compensation Program beneficiaries.