A loss of a family member is a change of status impacting your benefits that will allow or require you to make certain changes to your benefits.

**Health/Dental/Vision coverage**

When the Deceased was Covered as a Dependent Under Your Plan

In the event a family member listed as a covered dependent on your insurance plan(s) passes away, you should drop that dependent from your health, dental, or vision plan(s) to avoid paying additional premiums. You may drop your dependent from your plan, but you may not drop coverage completely or change between insurance plans or carriers. Use the Dependent Change Form to remove coverage for the deceased dependent. Additional coverage may not be added at this time unless you were covered under the deceased’s plan (see below for more details).

Examples:

- If you had your spouse covered under your health and dental plan, you must drop your spouse from those plans, but you cannot drop your health or dental plan completely or add vision coverage at the same time.
- Exception – A retiree who is enrolled in the A&M Care plan may switch to the A&M Care 65+ plan if the dependent that passed away was under the age of 65 preventing an earlier change to the A&M Care 65+ plan.

When You Were Covered Under the Deceased’s Plan

In the event your coverage as a dependent under your deceased spouse’s insurance plan has ended, and you are a qualified employee or retiree, you may add health/dental/vision insurance to your benefit selections within 60-days of the loss of coverage under your previous plan. If you are a surviving spouse or dependent of an employee or retiree of the A&M System, please contact the Benefits Office to receive information on the options available to you for continued coverage.

Examples:

**Flexible Spending Accounts**

A Healthcare Flexible Spending Account (FSA) allows you to set aside pretax dollars from your paycheck to cover eligible healthcare (medical/dental/vision/hearing) expenses for you and your covered dependents. You may cancel or decrease your monthly contribution by completing a benefit change form and returning it to your Benefits Office within 60 days of the loss of your dependent. You may also consider adding a day care flexible spending account to pay for day care expenses if applicable. The increased or new funds set aside in a FSA account can not be used for any provider services incurred prior to the effective date of the FSA enrollment or increase.

Changes to your FSA account(s) will be effective the first of the month after the request is received in your Benefits Office. More information, on the FSA account, including eligible expenses, may be obtained from our carrier PayFlex at 800-284-4885 or www.myhealthhub.com.

**Life Insurance**

Please contact your Benefits Office at 979-458-7693 to begin the process of filing a life insurance claim and/or determine the impact on your life insurance eligibility related to the status change.

**Other Benefits**

You may change your Accidental Death and Dismemberment (AD&D) coverage from family coverage to individual coverage by completing a benefit change form and returning it to your Benefits Office within 60 days of the loss of your family member. You will not be eligible to add new coverage at this time and will need to wait until annual enrollment to add or increase AD&D coverage.

No changes can be made to Long Term Disability.
**Additional Voluntary Retirement Accounts**

Review your investment elections to accommodate any new financial goals. Consider enrolling in one of our additional voluntary retirement plans or increase your current contribution. The A&M System offers employees the ability to participate in Tax Deferred Account (TDA) or Deferred Compensation Plan (DCP) as additional voluntary retirement options for eligible employees. More information may be obtained from the retirement resources webpage [http://www.tamus.edu/offices/benefits/retirement/](http://www.tamus.edu/offices/benefits/retirement/). *Increases in TRS or ORP contributions can not be made as these contribution levels are set by the State Legislator.*

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**Additional Resources**

- For assistance with grief counseling and financial counseling under the life insurance plan, call 1-800-435-7554.
- Information on coping with a Loss is available at the website: [http://www.healthyplace.com/Communities/depression/related/loss_grief.asp](http://www.healthyplace.com/Communities/depression/related/loss_grief.asp)
- A Guide to grieving and bereavement is available at website: [http://www.helpguide.org/mental/grief_loss.htm](http://www.helpguide.org/mental/grief_loss.htm)

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**Checklist of actions to consider/complete:**

- To update your tax withholding and number of exemptions, log into HR Connect* at [https://sso.tamus.edu](https://sso.tamus.edu) and make the update under the payroll data tab.
- To update beneficiary designations for Basic or Alternate Basic Life, Optional Life, and AD&D, log into iBenefits at [https://sso.tamus.edu](https://sso.tamus.edu) and click the *Beneficiaries* tab.
- To update your beneficiary designation for your TRS retirement account, obtain the beneficiary designation form from TRS at 1-800-223-8778 or [http://www.trs.state.tx.us](http://www.trs.state.tx.us). Return the form directly to TRS after completion.
- To update your beneficiary designation for your retirement accounts under ORP, TDA, or DCP, contact your vendor directly to determine their process for updating a beneficiary.
- To make changes to your insurance selections to drop your dependent from medical, dental, vision, or dependent life insurance, complete the Dependent Enrollment Form (HR-101) and return the form to your Benefits Office within 60 days of the loss of your family member. Forms may be obtained and downloaded from website [http://www.tamus.edu/offices/benefits/publications/](http://www.tamus.edu/offices/benefits/publications/).
- To make changes to your insurance selections to either add coverage, increase a flexible spending account or to change your AD&D coverage, complete the Benefit Change Form (HR-105) and return the form to your Benefits Office within 60 days of the loss of your family member Forms may be obtained and downloaded from website [http://www.tamus.edu/offices/benefits/publications/](http://www.tamus.edu/offices/benefits/publications/).

*If you do not have access to a computer, please contact your Benefits Office for an alternative process. To access HR Connect you will need your UIN and account password.

**THE BENEFIT CHANGE AND/OR DEPENDENT ENROLLMENT FORM(s) MUST BE RECEIVED BY YOUR BENEFITS OFFICE WITHIN 60 DAYS FROM THE DATE OF THE STATUS CHANGE IN ORDER TO BE PROCESSED.**