Health/Dental/Vision Coverage
A change in your spouse’s employment is considered a qualified change of status that allows you to make certain changes to your benefits. Changes in your spouse’s employment that may affect your benefits include: taking a new job offering employer benefits, terminating employment resulting in the loss of employer-sponsored benefits, taking a leave of absence, or other employment actions affecting benefits eligibility.
If both you and your spouse have separate insurance plans available, compare both insurance plans to determine which plan will best meet the needs of your family.

When Your Spouse Loses Benefit Eligibility
In the event your spouse loses eligibility for coverage under an employer sponsored benefit plan, you may (within 60-days) add your spouse and eligible dependents to your health/dental/vision plans. If you are not currently participating in a health or dental plan through the A&M System, but were covered under your spouse’s plan, you may add coverage within 60-days of losing coverage under your spouse’s plan. This change of status does not allow you to change between benefit plan carriers.

Examples:
• If you have health and dental only, you may add your spouse and child(ren) to those plans, but you can not add vision coverage at the same time.
• You may add your family to your current Dental HMO plan, but you can not move to the Dental PPO plan.
• If you previously waived health and dental coverage due to being enrolled in your spouse’s health/dental plans, you may add those coverages. Vision coverage can only be added during the annual enrollment period.

When Your Spouse Gains Benefit Eligibility
In the event your spouse has a change in employment status and becomes eligible for benefit coverage under an employer-sponsored insurance plan, you may (within 60-days) drop your spouse and your eligible dependents that are moving their coverage to your spouse’s health, dental, or vision plan(s). You may also drop your health or dental plan to move your coverage to your spouse’s plan. If you are dropping health coverage to enroll in your spouse’s policy, you may certify to other health coverage and use ½ your eligible employee-only state contribution to pay for optional coverages.

Examples:
• If you have dental only, you may drop your spouse who is moving to another employer plan from your dental plan, but you cannot add new health coverage.
• You may drop your family member(s) who move to your spouse’s plan off your current health plan, but you cannot change carriers or health plans such as moving from HMO to Grad Plan or PPO to HMO.

Request must be made on the appropriate form and received in the Benefit Processor’s Office within 60-days of the change in your spouse’s employment status.

When You and Your Spouse are Employed by the A&M System
If both you and your spouse work for the A&M System in a benefits-eligible position, there are several other factors you must consider that impact your benefits. A brochure titled “When You and Your Spouse Work for the A&M System” may be downloaded from the website http://www.tamus.edu/assets/files/benefits/pdf/publications/spouse.pdf. If you need help determining the best way to maximize your state contribution or what benefit changes are allowed in relation to a change in your spouse’s employment status, please contact your Benefits Rep at 979-458-7693.

Flexible Spending Accounts
A Healthcare Flexible Spending Account (FSA) allows you to set aside pretax dollars from your paycheck to cover eligible healthcare (health/dental/vision/etc.) expenses for you and your covered dependents. You may enroll in a healthcare FSA or increase your monthly contribution by completing a benefit change form and returning it to your Benefits Office within 60 days of the
change in your spouse’s employment status affecting benefit eligibility. You may also want to begin a dependent care flexible spending account to pay for day care or other allowed expenses if childcare was impacted by your spouse’s return to work. 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. For more information on the FSA accounts, including eligible expenses, contact PayFlex at 800-284-4885 or visit www.myhealthhub.com.

Life Insurance

You may add optional life insurance by an amount equal to 1 x your salary or increase your coverage by that amount (not to exceed total coverage of 3x salary) without providing evidence of insurability within 60-days of the change in your spouse’s employment status.

You may enroll your dependents in a dependent life plan (either Plan A or Plan B) within 60 days of the change in your spouse’s employment resulting in loss of coverage. Plan A is available only if you carry optional life insurance (OL) and eligible plan A amounts are $25K or $50K with no required evidence of insurability. You may select coverage amounts of $75K, $100K, $150K, or $200K which will require evidence of good health before the coverage above $50K will be approved by the carrier. Spouse Dependent Life amounts cannot to exceed your Optional Life (OL) coverage amount. Dependent child(ren) will be covered for $10,000 under Plan A. Plan B has a flat coverage amount of $5,000 per dependent with a monthly premium of $1.37.

Future enrollment without a qualifying status change will require evidence of good health before the coverage will be approved by the carrier.

You may reduce or drop your optional/dependent life insurance at any time during the year with or without a change in status. However, if you drop or reduce coverage, you will have to provide evidence of good health to regain that coverage amount at a later date.

Other Benefits

You may change your Accidental Death and Dismemberment (AD&D) coverage from individual coverage to family coverage by completing a benefit change form and returning it to your Benefits Office within 60 days of the change in your spouse’s employment status. 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.

Checklist of actions to consider/complete:

☐ To make changes to your insurance selections, complete the Benefit Change Form (HR-105) and return the form to your Benefits Office within 60 days of the change in your spouse’s employment status. Forms may be obtained and downloaded from website http://www.tamus.edu/offices/benefits/publications/.

☐ To add or drop dependents to health, 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 change in your spouse’s employment status. Forms may be obtained and downloaded from website: http://www.tamus.edu/offices/benefits/publications/.

☐ To update beneficiary designations for Basic or Alternate Basic Life, Optional Life, and AD&D, log into iBenefits at https://sso.tamus.edu and click the Beneficiaries tab.

*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 CHANGE IN YOUR SPOUSE’S EMPLOYMENT STATUS AFFECTING BENEFIT ELIGIBILITY IN ORDER TO BE PROCESSED.