

Life Events Impacting Benefits

Change in Spouse’s Employment

Did You Know?

- The TAMU System benefit plan year runs from 9/1 through 8/31.
- Limited changes are allowed during the middle of a plan year without a qualifying status change.
- Benefit changes must be consistent with the change in status.
- Benefit changes based on a status change must be submitted within **31 days** of the date the status change occurred.
- The **benefit open enrollment period** is held each July, and changes made during open enrollment go into effect each September 1

Contacts

Engineering Human Resources	125 Spence Street, Suite 531 College Station, TX 77843 979-458-7699 Fax 979-458-7490 engrbenefits@tamu.edu
Engineering Payroll	3132 TAMU College Station, TX 77843-3132 979 458-7699 Fax 979-458-7490 engrpayroll@tamu.edu
Benefits Representative	Christine Burns (979) 458-8406 crburns@tamu.edu

Table 1. Useful Contact Information

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 insurance plan, you may (within 31-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 31-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 cannot add vision coverage at the same time.
- You may add your family to your current Dental HMO plan, but you cannot 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 open 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 31-days) drop your spouse and your eligible dependents that are moving your spouse's coverage to his/her 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 1/2 your eligible employee-only state contribution to pay for optional coverages (such as dental, vision, alternate basic life, AD&D, and long-term disability).

Examples:

- If you have vision only, you may drop your spouse who is moving to another employer plan from your vision 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 dental plan, but you cannot change plans such as moving from the Dental HMO to the Dental PPO.

Request must be initiated through Workday or by submitting the appropriate form(s) to Engineering HR within 31-days of the change in your spouse's employment status. Documentation is required to verify the effective date of your spouse's loss or gain of other coverage.

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 benefit-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://assets.system.tamus.edu/files/benefits/pdf/ae/FY20/aepages/spouse.pdf>.

If you need help determining the best way to maximize your state contribution, please contact Engineering HR.

Flexible Spending Accounts

A Healthcare Flexible Spending Account (FSA) allows you to set aside pre-tax dollars from your paycheck to cover eligible healthcare (medical/dental/vision/etc.) expenses for you and your covered dependents.

A Day Care FSA allows you to set aside pre-tax dollars from your paycheck to cover eligible daycare expenses for your child(ren) 12 or younger or older disabled dependents.

You may enroll in a Healthcare and/or Day Care FSA or increase your monthly contributions by submitting a benefit change request through Workday, or by requesting a Benefit Change form from Engineering HR.

Changes to your FSA account(s) will be effective the first of the month after the request is received through Workday or by your HR office.

Life Insurance

Dependent Life Plan A:

Available to your dependents only if you carry *optional life insurance*

- Spouse coverage options:
 - \$25K or \$50K with no required evidence of good health.
 - \$75K, \$100K, \$150K, or \$200K requires evidence of good health before the coverage above \$50K will be approved by the life insurance company.
 - Spouse Dependent Life amounts cannot exceed your Optional Life coverage amount.
- Child coverage:
 - \$10,000/child (no evidence of good health required)

Dependent Life Plan B:

Cost is \$1.37/month for all enrolled dependents

- Spouse coverage:
 - \$5,000
- Child coverage:
 - \$5,000

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

Other Benefits

You may change your Accidental Death and Dismemberment (AD&D) coverage from individual coverage to family coverage by submitting a benefit change request through Workday, or by completing a Benefit Change form and submitting it to Engineering HR within 31 days of your spouse's change in employment.

Adding or increasing AD&D coverage may only be done during the open enrollment period. Decreasing or dropping AD&D coverage may be done at any time, even without a qualifying status change.

Long-Term Disability coverage may be added within 31 days of your spouse's change in employment, and may be dropped at any time (even without a qualifying status change).

Checklist of Actions to Consider/Complete:

- To make changes to your insurance selections, submit a benefit change request through Workday by clicking the Benefits icon. Or, complete the Benefit Change Form (HR-105) and/or Dependent Enrollment/Change Form (HR-101) and return the form(s) to Engineering HR within 31 days of the change in your spouse's employment status. Forms may be obtained from the System Benefits Administration website: <https://www.tamus.edu/business/benefits-administration/booklets-brochures/insurance-forms/>.
- To update beneficiary designations for Basic or Alternate Basic Life, Optional Life, and AD&D, log into Workday at <https://sso.tamus.edu> and click the Benefits icon.

Carrier Contact Information

Blue Cross/ Blue Shield	<u>866-295-1212</u>
Express Scripts	<u>866-544-6970</u>
Graduate Plan	<u>877-624-7911</u>
DeltaDental – PPO	<u>800-336-8264</u>
DeltaDental – HMO	<u>800-422-4234</u>
Superior Vision	<u>844-549-2603</u>
Navia	<u>800-669-3539</u>
Securian	<u>877-443-5854</u>
Cigna – LTD	<u>800-362-4462</u>
TRS	<u>800-223-8778</u>
CompPsych Work/ Life Solutions	<u>Active Employees – 1-866-301-9623</u> <u>Retirees – 1-833-306-0105</u> <u>Qatar – 00800.100.071</u>
2nd, MD	<u>866-841-2575</u>

Table 2. Contact Information for Insurance Providers.