

Life Events Impacting Benefits **DIVORCE**

Moving?

Make sure you update your mailing address via Workday.

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	Chris Burns
	(979) 458-8406
	<u>crburns@tamu.edu</u>

Table 1. Useful Contact Information

Health/Dental/Vision Coverage

Divorce is a change of status that requires and/or allows you to make certain changes to your benefits. Your ex-spouse is no longer considered an eligible dependent under the A&M System insurance plans, so he/she must be dropped from the health, dental, or vision plan(s) in which you had him/her enrolled. This change of status only requires you to drop your ex-spouse from coverage but does not allow you to drop coverage completely or to change between benefit plans. Request should be submitted through Workday or on the appropriate form and received by Engineering HR within 31-days of your divorce. **Coverage will be cancelled the last day of the month in which the divorce was finalized.**

If you were a covered dependent under your ex-spouse's health or dental plan and have lost coverage due to the divorce, you may add those coverages by initiating a "loss of other coverage" benefit event through Workday, or by completing the appropriate benefit change form. The effective date of any benefit change(s) requiring new coverage will be the first of the month after the benefit form(s) are received by Engineering HR.

COBRA

Your ex-spouse is no longer an eligible dependent under our group insurance plans. Therefore, he/she will have the opportunity to elect to continue coverage through COBRA under the medical, dental, or vision plan(s). The COBRA packet will be mailed to your ex-spouse using your mailing address on file once your spouse has been removed from your insurance coverage through Workday.

Please inform Engineering HR if COBRA information should be mailed to an alternate address. As a newly ineligible dependent, your ex-spouse can only continue the coverage(s) in which he/she was enrolled as your dependent and cannot add new coverages through the COBRA process.

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In order for the COBRA policy to be effective, the COBRA election form must be returned to P&A Group within 60 days of the loss of coverage or the date of notification, whichever is later. Time limitations are strictly enforced.

If elected, COBRA coverage will begin on the first day of the month after coverage ended under your policy(ies) so there is no break in coverage for your ex-spouse.

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/etc.) expenses for you and your covered dependents. Since your ex-spouse is no longer a qualified dependent, you may drop your healthcare FSA or decrease your monthly contribution by submitting a benefit change request through Workday or by completing a benefit change form and returning it to Engineering HR within 31 days.

If you have a change in your dependent care status related to the divorce, you may also want to enroll in a dependent care flexible spending account to pay for allowed day care expenses or to reduce or drop your dependent care flexible spending account if daycare is no longer required.

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

Your ex-spouse is no longer considered an eligible dependent under our life insurance policies; therefore, you must drop him/her from your dependent life insurance plan.

You may add optional life insurance. You may also add your remaining dependents to dependent life.

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 insurability to regain that coverage amount at a later date.

Other Benefits

You may change your Accidental Death and Dismemberment (AD&D) coverage from family coverage to individual coverage by completing a benefit change request through Workday or by submitting a benefit change form to Engineering HR within 31 days of your divorce.

Additional Resources

- For assistance locating daycare providers, use the Department of Family and Protective Services daycare search at:http://www.dfps.state.tx.us/Child_Care/Search_Texas_Child_Care/
- Texas Attorney General Child Support info http://www.oag.state.tx.us/cs/index.shtml.
- ComPsych Work/Life Solutions Provider: http://www.guidanceresources.com



Checklist of Actions to Consider/Complete:

- To complete a name change, first obtain a new Social Security Card through the Social Security Administration (information at http://www.ssa.gov, then submit a legal name change through Workday by clicking on the **Personal Information** icon.
- To update your employment eligibility document after a name change, contact your Division Administrator to complete a new Form I-9 and any other applicable updates such as GLACIER.
- To update your tax withholding and number of exemptions, log into Workday at https://sso.tamus.edu and make the update under the **Pay** icon.
- To update a new home address, log into Workday at https://sso.tamus.edu and make the update under the **Personal Information** icon.
- To update your emergency contact information, log into Workday at https://sso.tamus.edu and make the update under the **Personal Information** icon.
- 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.
- 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. Return the form directly to TRS after completion.
- To update your beneficiary designation for your retirement accounts under ORP, TDA, or DCP, contact your vender directly to determine the process for updating your beneficiary(ies).
- To make changes to your insurance selections, submit a request through Workday by clicking the Benefits icon. Or, complete a Benefit Change form (HR-105) and/or Dependent Enrollment Form (HR-101) and return the form(s) to your Benefits Office within 31 days of your divorce. Forms may be obtained from this website:

https://www.tamus.edu/business/benefits-administration/booklets-brochures/insurance-forms/



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>
2 nd , MD	<u>866-841-2575</u>

Table 2. Contact Information for Insurance Providers