

Life Events Impacting Benefits

Loss of a Family Member

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 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.

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, vision or dependent life plan(s) to avoid paying additional premiums. You may drop your dependent from your plans, but you may not drop coverage completely or change between insurance plans or carriers. Submit a benefit change through Workday under the Benefits icon or submit a Dependent Change Form to Engineering HR. Additional coverage may not be added at this time unless you were covered under the deceased person’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(s)

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 31-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 Engineering HR to receive information on the options available to you for continued coverage.

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. 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 loss of your family member, you may also want to enroll in or cancel 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

Please contact Engineering HR 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 submitting a benefit change request through Workday, or 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 or increase the amount at this time and will need to wait until the next annual enrollment change period. No changes can be made to Long Term Disability.

Additional Voluntary Retirement Accounts

Review your investment elections to accommodate any new financial goals. 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:

<https://tees.tamu.edu/engr-hr/resources/employee-tools/new-employee-toolkit/benefits/retirement-plans.html>

<https://www.tamus.edu/business/benefits-administration/retirement-programs/>

Changes in TRS or ORP contributions cannot be made as these contribution levels are set by the State of Texas.

Additional Sources

- For assistance with grief and financial counseling through Securian, contact 877-847-6034.
- ComPsych Work/Life Solutions Program:
<https://tees.tamu.edu/engr-hr/resources/employee-tools/benefits-retirement/worklife-solutions.html>
- Employees are entitled to paid leave due to death of a family member. For more information regarding eligibility, refer to System Policy 31-03-03.

Checklist of Actions to Consider/Complete:

- To update your tax withholding and number of exemptions, log into Workday at <https://sso.tamus.edu> and make your updates under the Pay icon.
- To update beneficiary designations for Basic/Alternate Basic Life, Optional Life, and AD&D, log into Workday 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 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, submit a benefit change request through Workday by clicking on the Benefits icon, or complete the Dependent Change Form (HR 101) and return the form to Engineering HR within 60 days of the loss of your family member. Forms may be obtained and downloaded from website: <https://www.tamus.edu/business/benefits-administration/booklets-brochures/insurance-forms/>.
- To make changes to your insurance selections (such as adding coverage, adjusting contributions to a FSA, etc.), submit the change through Workday by clicking the Benefits icon, or complete the Benefit Change Form (HR-105) and return the form to Engineering HR within 31 days of the loss of your family member. Forms may be obtained and downloaded from website: <https://www.tamus.edu/business/benefits-administration/booklets-brochures/insurance-forms/>
- *If you do not have access to a computer, please contact Engineering HR for an alternative process.

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