

Life Events Impacting Benefits

Marriage

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	Chris Burns (979) 458-8406 crburns@tamu.edu

Table 1. Useful Contact Information

Health/Dental/Vision Coverage

Marriage is a change of status that allows you to make certain changes to your benefits. You may add your newly-eligible dependents to the health, dental, or vision plan(s) in which you currently participate OR drop your coverage if you are moving to your spouse's insurance plan. This change of status does not allow you to enroll in new benefit coverages or to change between benefit plans. Benefit change requests can be submitted through Workday, or by contacting your Benefits Representative for a paper request form.

Examples:

- If you have medical and dental only, you may add your spouse and/or step children to those plans, but you cannot add vision coverage at the same time.
- If you are moving to your spouse's medical plan, you may drop medical, but not dental or vision coverage.

The effective date of any benefit change(s) will be the first day of the month after the benefit change request is entered in Workday or after the appropriate form is received by your HR office, unless the request for the

change is received on or prior to your marriage date. In that case, you have the option of starting coverage on the date of the change of status. However, you will be responsible for the entire month's insurance premium at the new coverage rate, even if the status change occurs mid-month (premiums cannot be pro-rated).

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

You may enroll your new dependent(s) in a dependent life plan within 31 days of your marriage.

Dependent Life Plan A:

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

- Spouse coverage option
 - \$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

Newly acquired dependent children may also be added to dependent life coverage.

Other Benefits

You may change your **Accidental Death and Dismemberment (AD&D) coverage** from individual coverage to family coverage by submitting a request through Workday or by completing a benefit change form and returning it to Engineering HR within 60 days of your marriage.

You will not be eligible to add new coverage or increase the amount of coverage at this time and will need to wait to add AD&D coverage until the next open enrollment period.

No changes can be made to Long Term Disability.

When You and Your Spouse are Employed by the A&M System

If both you and your new 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 below:

<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.

Additional Retirement Accounts

Review your investment elections to accommodate any new financial goals. Consider enrolling in one of our supplemental retirement plans or increase your current contribution. The A&M System offers employees the ability to participate in Tax Deferred Account (TDA) and/or Deferred Compensation Plan (DCP) as additional retirement options. More information may be obtained from the retirement programs webpage:

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

Increases in contributions are not permitted under TRS or ORP as these contribution levels are set by the State of Texas.

Checklists 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 request through Workday under 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/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 vendor directly to determine the process for updating your beneficiary(ies).
- To make changes to your insurance selections, submit a benefit change request through Workday under the Benefits icon. Or, submit the Benefit Change Form (HR-105) and/or Dependent Enrollment Form (HR-101) and return the form(s) to Engineering HR within 31 days of your marriage. Forms may be obtained from 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>
2nd, MD	<u>866-841-2575</u>

Table 2. Contact Information for Insurance Providers