

Life Event: Divorce

You may make the following changes to your benefits with this qualified life event:

Health and Prescription Coverage, Dental and Vision coverage, and Accident and Hospital indemnity Plans.

1. Add coverage if you or any of your eligible dependents lost coverage under your ex-spouse's plan.
2. Drop coverage for your ex-spouse, stepchildren, and any other dependents who may now be covered under your ex-spouse's plan.

Medical Flexible Spending Account

1. Increase or start contributions to a Medical Flexible Spending Account (FSA) if coverage lost for eligible dependent(s) under an ex-spouse's plan.
 - a. It's important to note that if you are currently on one of the High Deductible Health Plans (Washington or Lincoln Plan), the FSA type can only be a Combo FSA, which means it can only be used for dental or vision expenses until you've reached the deductible on your High Deductible Health Plan.
2. Decrease or stop contributions if eligible dependent(s) gain coverage under an ex-spouse's plan.

Dependent Care Flexible Spending Account

1. Increase or start contributions to a Medical Flexible Spending Account (FSA) if coverage lost for eligible dependent(s) under an ex-spouse's plan.
2. Decrease or stop contributions if eligible dependent(s) gain coverage under an ex-spouse's plan

When you create your Life Event, please use event titled "Divorce."

Other things to think about:

- Do you need to update your beneficiary information?
- Do you need to update your W-2 tax withholding information?
- Do you need to update your contact information, such as an address or phone number?

BENEFIT CHANGES WILL BECOME EFFECTIVE ON THE FIRST DAY OF THE MONTH FOLLOWING THE EVENT DATE.

When you submit your life event, please use the date of the divorce. You will also need to provide the following documentation:

1. The first and last page of the notarized divorce decree which shows the parties for the divorce, and the date of final judgment.
2. If the divorce resulted in a loss of other coverage through your former spouse:
 - a. A Certificate of Coverage from your previous provider.
 - b. An email from the former employer's HR department or a letter on letterhead that verifies coverage will be ending.
 - c. A COBRA notification.
3. If enrolling any new dependent(s), certified birth certificate(s) for any new dependent(s).
4. If increasing or decreasing contributions to a Dependent Care FSA, a letter from the daycare provider confirming enrollment or withdrawal in the daycare program, unless it's an ineligible stepchild who is being removed from coverage.

If you are submitting more than one document, please scan all of your documents together to attach to your life event.