

Divorce, Legal Separation or Annulment

Should you and your spouse get a divorce, the following should be considered. As with any status change, **you have 31 days** after the date your divorce is final or the date your legal separation is effective to make adjustments and/or changes to your benefits. A Benefits Change Form must be completed to enroll or make changes to your benefits. The form may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Divorce, legal separation or annulment is a "qualifying status change" in terms of your benefits. This means that you can change most of your benefit elections without waiting until the annual NUFlex enrollment period. Contact your Campus Benefits Office for assistance with any benefit elections.

Coverage changes due to a divorce, legal separation or annulment will be effective on the first day of the month following issuance of a court decree, the actual date of divorce (6 month period following the court decree), or in cases of legal separation, date of the court order or separation agreement. There is no waiting period in Iowa so the change in status will be effective on the first day of the month following the date of the final court decree. You will be required to furnish a copy of the divorce decree to verify the Permitted Election Change Event.

Medical Insurance - You must cancel your former spouse's and stepchildren's (if applicable) medical insurance coverage. You may enroll in one of the Blue Cross Blue Shield medical options with no proof of insurability simply by providing a copy of the divorce decree.

Dental Insurance - You must cancel your former spouse's and stepchildren's (if applicable) dental insurance coverage. If your former spouse is providing your dental insurance coverage, you may enroll for dental coverage if you provide a letter from your former spouse's employer or insurance company stating when the insurance terminated and specifically listing who was covered. Dental insurance may not be added if you are not currently enrolled for your spouse's coverage. Dependents who were previously eligible for coverage may not be added to your policy. In addition, dental coverage may not be cancelled by you or any currently covered dependents until the next annual NUFlex enrollment period that allows dental election changes.

Vision Care Insurance - You must cancel your former spouse's and stepchildren's (if applicable) vision care insurance coverage. If your former spouse is providing your vision insurance coverage, you may enroll for vision coverage if you provide a letter from your former spouse's employer or insurance company stating when the insurance terminated and specifically listing who was covered. Vision insurance may not be added if you are not currently enrolled for your spouse's coverage. Dependents who were previously eligible for coverage may not be added to your policy. In addition, vision coverage may not be cancelled by you or any currently covered dependents until the next annual NUFlex enrollment period that allows dental election changes.

Life Insurance - You may change the amount of life insurance coverage and/or your tobacco/nicotine designation. If you increase coverage, you must complete an Assurity Life Insurance Statement of Health Form which may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Accidental Death & Dismemberment Insurance (AD&D) - You may enroll, cancel or change the amount of AD&D coverage without proof of insurability.

Dependent Life Insurance Spouse - You must cancel your former spouse's coverage once the divorce is final.

Dependent Life Insurance Child - You may no longer cover stepchildren. To add coverage for a dependent child that was previously eligible, you must complete an Assurity Life Insurance Statement of Health Form which may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Long Term Disability Insurance (LTD) - You may enroll, cancel, or change your LTD option. If you are increasing LTD coverage, or enrolling for the first time, benefits are subject to the 3-12 month pre-existing condition exclusion.

Health Care Reimbursement Account - You may enroll or increase the amount you contribute to the Health Care Reimbursement Account. Contributions may not however, be decreased at this time. Only those expenses incurred after the effective date of the change will be covered or reimbursable.

Dependent Day Care Reimbursement Account - You may enroll, cancel, or change your Dependent Day Care Reimbursement Account contribution. Only those expenses incurred after the effective date of the change will be covered or reimbursable.

NOTE: This is intended to be a summary of benefits, services and procedures. For full details, contact your Campus Benefits Office.

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