

Marriage

Before the "big day" arrives, there are some factors to consider which will make the transition from single to married life smoother. As with any status change, **you have 31 days** after the date of your marriage to make adjustments and/or changes to your benefits. A Benefits Change Form and Dependent Information Request Form must be completed to enroll or make changes to your benefits. Both forms may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Marriage 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 marriage will be effective on the first day of the month following the date of marriage. Coverage changes for a marriage occurring on the first day of the month will be effective immediately.

Medical Insurance - You may add your new spouse, your eligible dependent children, and any stepchildren living in your home and chiefly dependent on you for financial support (must be claimed as an IRS dependent). If your new spouse will be providing your medical insurance coverage, you may cancel the university's medical insurance coverage. With the exception of enrollment or coverage cancellation, you may only change a medical "coverage category". Changes between medical plan "options" are not allowed (i.e., you cannot move from the High Option to the Basic Option). You must complete a Benefits Change Form and Dependent Information Request Form to add dependents to your policy.

Dental Insurance - You may add your new spouse and any stepchildren living in your home and chiefly dependent on you for financial support (must be claimed as an IRS dependent). Dental insurance may not be added if you are not currently enrolled for 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 may add your new spouse and any stepchildren living in your home and chiefly dependent on you for financial support (must be claimed as an IRS dependent). Vision Care insurance may not be added if you are not currently enrolled for 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 vision care 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 may cover your new spouse for \$10,000 with no proof of insurability, provided they are not legally disabled. Coverage amounts of \$20,000 or \$50,000 require the completion of an Assurity Life Insurance Statement of Health Form which may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Dependent Life Insurance Child - You may obtain dependent life insurance for any stepchildren living in your home and chiefly dependent on you for financial support (must be claimed as an IRS dependent)

with no proof of insurability, providing they are not legally disabled. 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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