

## Spouse's Loss of Job/Insurance or Change of Employment

Whenever your spouse loses their job/insurance or changes employment (change of employers or change impacting eligibility), there are some factors to consider which will make the transition much smoother. As with any status change, **you have 31 days** after the date of the loss or change to make adjustments to your benefits. A Benefits Change Form and Dependent Information Request Form (if applicable) must be completed to enroll or make changes to your benefits. Both forms may be obtained at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits) under the Benefit Forms link.

Your spouse's loss of job/insurance or a change of employment 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 loss or change of employment will be effective on the first day of the month following the employment change or loss.

Medical Insurance - If you were covered under your spouse's insurance, you may enroll in the Blue Cross Blue Shield medical plan with no proof of insurability by providing a letter from your spouse's former employer or insurance company confirming the loss of coverage and the effective date. If you are already enrolled in the Blue Cross Blue Shield medical plan, you may add dependents under the same conditions. If your spouse has changed employment, you may also cancel medical 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 Dependent Information Request Form to add dependents to your policy.

Dental Insurance - You may add dental coverage if you are not currently enrolled or add dependents that were previously eligible **upon proof that your spouse lost the coverage involuntarily (i.e., through a position elimination or lay-off)**. Documentation must also be provided to confirm your dependents who were enrolled for coverage. 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 vision care coverage if you are not currently enrolled or add dependents that were previously eligible **upon proof that your spouse lost the coverage involuntarily (i.e., through a position elimination or lay-off)**. Documentation must also be provided to confirm your dependents who were enrolled for coverage. 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 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](http://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 enroll, cancel, or change the amount of dependent life insurance for your spouse, provided they are not legally disabled. If you increase coverage, you must complete an Assurity Life Insurance Statement of Health Form which may be obtained at [www.nebraska.edu/benefits](http://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](http://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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