



## WHAT HAPPENS WHEN YOU GET A DIVORCE?

Getting a divorce is a qualifying life event. This means that you can make changes to some of your benefits without waiting until the next Annual Enrollment period. You must drop your former spouse from your benefit coverage and you may want to make other changes to your benefits.

For information and instructions on the following, go to [What To Do If You Have a Qualifying Life Event](#):

- Changing your benefits
- Providing dependent documentation
- When changes and deductions become effective, and
- Evidence of Insurability
- ComPsych Guidance Resources Program

### CHANGES YOU CAN MAKE

Below you will find a list of changes you can make to your benefit plans when you get a divorce.

#### Medical, Dental and Vision

- If you were covered under your former spouse's medical, dental or vision plan, you may elect coverage for yourself and your eligible children under the "R" Benefit plans.
- If your former spouse is covered under your medical, dental or vision plan, you MUST drop his or her coverage within 30 days of the event.
- If you are currently enrolled in the TRU benefit plans, you may drop your eligible dependent's coverage.
- If any children are no longer considered eligible dependents, you MUST drop their coverage. Please refer to [Eligible Dependents](#) for the definition of eligible dependents.
- Information regarding continuing coverage through COBRA will be sent to you for the dependents being removed from coverage. You MUST forward this information to those individuals.

#### Aetna Supplemental Benefits (Accident, Critical Illness and Hospital Plan)

- You may elect coverage for yourself and your eligible children.
- If your former spouse is covered under the Aetna Supplemental Benefits, you MUST drop his or her coverage within 30 days of the event.
- If you are currently enrolled, you may drop your coverage and any eligible dependent's coverage.
- If any children are no longer considered eligible dependents, you MUST drop their coverage. Please refer to [Eligible Dependents](#) for the definition of eligible dependents.

**Limited Purpose Flexible Spending Account**

- You may elect to contribute to the Limited Purpose Flexible Spending Account, or you may increase or decrease your contributions including stopping your contributions to the amount already contributed.

**Dependent Care Flexible Spending Account**

- You may elect to contribute to the Dependent Care Flexible Spending Account, or you may increase or decrease your contributions including stopping your contributions to the amount already contributed.

**Supplemental Life Insurance**

- You may elect Supplemental Life Insurance coverage for yourself, or you may increase, decrease or drop this coverage. Increasing your Supplemental Life Insurance may require [Evidence of Insurability](#).

**Supplemental Accidental Death & Dismemberment (AD&D) Insurance**

- You may elect Supplemental AD&D Insurance coverage for yourself, or you may increase, decrease or drop this coverage.

**Spouse Life Insurance**

- You must drop Spouse Life Insurance for your former spouse.

**Child Life Insurance**

- You may elect Child Life Insurance for your eligible children or you may increase, decrease or drop this coverage.

**Supplemental Long Term Disability (LTD) Insurance**

- You may elect Supplemental LTD Insurance, if eligible, or you may drop this coverage.

**OTHER THINGS YOU SHOULD THINK ABOUT**

- You may want to change your beneficiary designations for Life and AD&D Insurance and 401(k) savings and profit sharing plan.
- You may want to consider preparing or updating your will.
- Decide whether you want to revisit your investment goals.
- Consider whether you should change your W-4 tax withholding. W-4 Forms can be found on the [Payroll Department Website](#).

For questions or comments contact the "R" Benefits Service Center at 1-844-TRU-BENS.