



WHAT HAPPENS WHEN YOU GET MARRIED?

Getting married 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 may want to add your new spouse to your benefits coverage, increase your life insurance coverage or 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

CHANGES YOU CAN MAKE

Below you will find a list of changes you can make to your benefit plans within 30 days of the date you get married.

Medical, Dental and Vision

- If you are currently enrolled, you may add your new spouse and your eligible children to your coverage. If you are not currently enrolled, you may elect coverage and add your new spouse and eligible children to your coverage.
- If you become covered under your spouse's plan, you may cancel your coverage and your eligible children's coverage.

Health Savings Account (HSA)

- If you are currently enrolled in a CDHP and have an opened HSA, an HSA employer contribution will be deposited into your Account if your coverage level increases (meaning if you change from team member only to team member plus 1 or more).
- If you enroll in a CDHP for the first time and open a HSA, an HSA employer contribution will be deposited into your Account (based on your coverage level) in the month your HSA is opened.
- If you drop your CDHP coverage, your HSA will be moved to an 'unaffiliated account status' with Payflex, the HSA Administrator. Because the Account is not part of the health plan sponsored by the Company, all the money—contributions made by the Company, your own contributions and any interest or investment earnings—belong to you.

- The Company pays the monthly maintenance fee while you are covered under a CDHP medical plan, however when you drop coverage, the Company will no longer pay the Account maintenance fees affiliated with your Account and it will become your responsibility to pay all of the HSA maintenance and transaction fees. You will receive a letter from Payflex, the HSA administrator that will provide more details on the process as well as information on who to contact with any questions.

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

- If you are currently enrolled, you may add your new spouse and your eligible children to your coverage. If you are not currently enrolled, you may elect coverage and add your new spouse and eligible children to your coverage.
- If you become covered under your spouse's plan, you may cancel your coverage and your eligible children's coverage.

Limited Purpose Flexible Spending Account

- You may elect to contribute to the Limited Purpose Flexible Spending Account, or you may increase your contributions or stop 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 your contributions or stop 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 may elect Spouse Life insurance for your spouse or you may increase, decrease or drop this coverage. Increasing your Spouse Life Insurance may require [Evidence of Insurability](#).

Child Life Insurance

- You may elect Child Life insurance for your eligible children or your spouse's 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 Aetna Supplemental Benefits, Life and AD&D Insurance, and “TRU” 401(k) Plan. If you get married, your spouse automatically becomes your beneficiary under the 401k Plan; your spouse would need to give notarized consent for you to name someone other than your spouse as sole primary beneficiary under this plan.
- If you are changing your name as a result of this event, some of the organizations that need to be notified of the change include: Social Security Administration, Department of Motor Vehicles, Voter Registration, utility companies, financial institutions and member organizations.
- 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. Representatives can assist Monday through Friday, 8:00am – 8:00pm EST.