



WHAT HAPPENS WHEN YOUR COVERED DEPENDENT DIES?

Upon the death of a covered child, spouse or domestic partner you may make changes to your benefits, without having to wait until the next Annual Enrollment period. Reminder, the "R" Benefits plan year is July 1 through June 30.

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 your covered child, spouse or domestic partner dies.

Medical, Dental and Vision

- If you lose coverage under your spouse or domestic partner's plan as a result of his or her death, you may elect coverage.
- If your eligible children lose coverage under your spouse or domestic partner's plan as a result of his or her death, you can add them to your coverage.
- If your domestic partner dies and your domestic partner's children were covered under your plan, you must drop their coverage if they lose eligibility (i.e. non-qualified tax dependents).
- If your dependent was covered, you MUST drop his or her coverage within 30 days of the event.
- 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.

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 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.
- You may continue to use the funds in your Account to pay for qualified medical expenses, including COBRA premiums.

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

- If you lose coverage under your spouse or domestic partner's plan as a result of his or her death, you may elect coverage.
- If your eligible children lose coverage under your spouse or domestic partner's plan as a result of his or her death, you can add them to your coverage.
- If your domestic partner dies and your domestic partner's children were covered under your plan, you must drop their coverage if they lose eligibility (i.e. non-qualified tax dependents).
- If your former domestic partner 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 (LPFSA)

- You may elect to contribute to the LPFSA, or you may increase or decrease your contributions including stopping your contributions to the amount already contributed.
- You may submit receipts by September 30th following the end of the current plan year (June 30th) for expenses incurred through the date of death.

Dependent Care Flexible Spending Account

- You may elect to contribute to the Dependent Care Flexible Spending Account, or you may increase, decrease or stop your contributions to the amount already contributed.
- You may submit receipts by September 30th following the end of the current plan year for expenses incurred through the date of death.

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 \(EOI\)](#).

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/Domestic Partner Life Insurance

- If your spouse or domestic partner was covered under Spouse Life Insurance, you must drop Spouse Life insurance coverage for your deceased spouse or domestic partner. Please see [Life Insurance Claims Processing](#)

Child Life Insurance

- If your child was covered under Child Life Insurance, you must drop Child Life insurance coverage for your deceased child. Please see [Life Insurance Claims Processing](#).

Supplemental Long Term Disability (LTD) Insurance

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

Life Insurance Claim Processing

- You are the beneficiary for spouse and child life insurance coverage.
- You should contact the "R"Benefits Service Center at 1-800-752-9908 for information regarding spouse or child life insurance benefits that you may have enrolled your dependent in. If spouse or child life Insurance is available, the "R"Benefits Service Center will initiate the claims processing with Aetna.
- Once Aetna receives the life insurance information from the "R"Benefits Service Center, Aetna will send a letter to your address of record requesting a certified copy of the death certificate. Please notify Aetna if you want the death certificate returned.
- Aetna should be contacted directly with any questions regarding the life insurance claims process at 1-800-523-5065, 8:00 a.m. – 7:00 p.m. ET. You should allow 7-10 business days after initial contact with the "R"Benefits Service Center before contacting Aetna regarding the life insurance claim.

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 (“TRU” Plan).
- You may want to consider preparing or updating your will.
- Decide if 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.