

## **LIFE CHANGE EVENTS: MARITAL STATUS CHANGE**

### **Marriage**

#### **Medical Benefits**

##### **Benefits Enrollment**

Spouses may be enrolled for medical, dental, and vision coverage within 60 days from the date of marriage. If not enrolled during this time period, spouses must wait until the next enrollment period to be eligible for coverage in the next contract year. A copy of the Marriage License is required at the time of enrollment of a new spouse.

##### **How does this apply to me?**

If you do not add your new spouse within 60 days of your date of marriage, your spouse will not have coverage and will not be eligible for coverage until the next open enrollment period.

You may add your spouse to insurance within 60 days of your date of marriage by logging on to [www.mypehp.org](http://www.mypehp.org).

##### **Coordination of Benefits and Dual Coverage**

PEHP plans will coordinate benefits with other individual, group, or HMO health insurance contracts. The employee must inform PEHP of other medical coverage in force by completing a Duplicate Coverage Form (found on the Enrollment Form and Change Form). It is the responsibility of the employee to provide complete and accurate information regarding other coverage and to be sure benefits are coordinated in the proper order. The employee shall submit to PEHP written notice of changes, additions, or termination of other coverage. Documentation should include:

- the other insurance company's name and phone number;
- the subscriber or policyholder of the other plan and the plan ID number;
- dependents covered by the other plan;
- the type of coverage (medical and/or dental); and,
- the effective and/or termination dates of coverage.

When a spouse enrolls on a second PEHP plan creating dual coverage (a combination of two or more PEHP plans), that plan is subject to the usual Pre-existing Condition clause.

It is very important to review your spouse's health care to ensure that Coordination of Benefits is offered. There are some programs that do not allow for other or dual coverage.

**How does this apply to me?**

If you and your spouse each have coverage, PEHP will coordinate with the over coverage. You are primary on your coverage, your spouse is secondary on your coverage, and the children will follow the birthday rule (the parent whose birthday is first during the year will have primary coverage for the children). It is very important that you review your spouse's coverage. There are some plans that do not allow for coordination of benefits.

To notify PEHP of Coordination of Benefits or Dual Coverage, please log on to [www.mypehp.org](http://www.mypehp.org) and fill out section C - Multiple Group Coverage of the Medical and Dental Enrollment and Change Form.

**Certification and Disclosure of Coverage**

At the time of enrollment, the employee must provide to PEHP a Certification and Disclosure of Coverage, or other acceptable documentation. If no certification or other documentation of creditable coverage is provided, the Pre-existing Condition Exclusion Period will automatically be applied.

**How does this apply to me?**

This certification is provided to you when you leave employment if you had medical coverage. The certification will allow the pre-existing period to be waived. If you have a pre-existing condition (for example, diabetes or high blood pressure) you can continue to see your doctor without the consequence of limitation for your health condition. If you don't have the certification, you risk a limit of coverage for any previously diagnosed health conditions.

**Loss of Spouse's Coverage**

If an employee declines PEHP coverage during the enrollment period because of other health coverage (including COBRA) and subsequently loses that coverage because of becoming ineligible for that coverage, or employer payments toward the other coverage have been terminated, PEHP shall allow the employee to enroll within 60 days from the date of the termination of the other coverage. An employee shall not be allowed to enroll with PEHP if the employee chooses to terminate the other coverage.

**How does this apply to me?**

If your spouse had other coverage, he or she would be eligible for enrollment on your coverage. Also, if the children were on your spouse's coverage, they are also eligible for enrollment on your coverage. If you do not enroll your spouse and/or children within 60 days of losing coverage, they will not be eligible to enroll until the next open enrollment period.

You may add your spouse to insurance within 60 days of your spouse's date of termination by logging on to [www.mypehp.org](http://www.mypehp.org) and submitting a Medical and Dental Enrollment and Change Form to PEHP.

### **Term Life**

An employee may enroll in spouse coverage in amounts from \$25,000 to \$500,000. A spouse may be enrolled in up to \$50,000 of Spouse Term Coverage within 60 days of the employee's date of hire without providing Evidence of Insurability. A spouse may apply for higher levels of coverage, which requires providing Evidence of Insurability. An employee who does not apply for coverage for his or her spouse within 60 days from the date of their eligibility must furnish, at the employee's own expense, satisfactory evidence of the dependent's insurability before the dependent can obtain coverage. The Plan has the right, if the Evidence of Insurability is not satisfactory, to decline coverage to the spouse.

#### **How does this apply to me?**

You may elect spouse coverage within 60 days from your date of marriage, and you may choose up to \$50,000 without providing Evidence of Insurability for your spouse. You may elect additional amounts beyond \$50,000; however, a health statement (Evidence of Insurability) must be completed for your spouse. In the event of your spouse's death, you (the employee) would receive the death benefit.

You may purchase life insurance for your spouse within 60 days of your date of marriage by logging on to [www.mypehp.org](http://www.mypehp.org) and submitting the Group Term Life Spouse/Dependent Child Enrollment Form to PEHP.

### **Accidental Death and Dismemberment (AD&D Family Plan)**

An employee can select a coverage amount ranging from \$25,000 to \$250,000 and the employee's spouse would be automatically insured for 40% of the employee's coverage amount. If an employee has no dependent children, the spouse's coverage increases to 50% of the employee's coverage amount.

#### **How does this apply to me?**

Once you have enrolled in the AD&D Family Plan, you would be the beneficiary in the event of your spouse's death. You would receive 40% of the coverage amount that you chose for yourself as the employee. If you don't have children then you would receive 50% of the coverage amount.

You may purchase Accidental Death and Dismemberment insurance for your spouse within 60 days of your date of marriage by logging on to [www.mypehp.org](http://www.mypehp.org) and submitting the Accidental Death and Dismemberment Plan Enrollment/Change Form.

## **Beneficiary Designation**

A new marriage is the perfect time to review beneficiary designations.

## **FLEX\$**

Marriage is considered a qualifying event to change FLEX\$ elections.

## **Long Term Care**

Long-term care insurance gives you peace of mind knowing that your long-term care needs will be met, and that your life savings will be protected and preserved. You will not be a burden to family or friends, nor will you force your children to forgo their education or independence. Updates and changes must be made directly with Prudential. Please contact Prudential at 1-800-732-0416 or visit their Web site at <https://gltcweb.prudential.com/retail/myportal/GLTC/Home>. Once on the Web site, please enter the following:

Group Name: utahltc  
Access Code: urspehp  
Please select the State of Utah

### **How does this apply to me?**

Because people are living longer they increase their chances for utilizing services that extend beyond regular medical benefits. This is most evident for persons with disabilities or chronic health conditions. Long Term Care will assist with the payment of services without penalty to your savings and financial assets.

## **Retirement Plans**

### **Other**

State employees getting married should review the following items and make any changes needed:

### **Change of Address**

You may update your address by contact ERIC via the AskHR tool on the Employee Gateway or you may talk to HR representative at ERIC by calling 801-538-3742.

### **Change of Emergency Contact**

To update Emergency contact information, please contact the employee Resource Information Center at 801-538-3742 or use the AskHR feature on the Gateway to notify Human Resource of the change.

### **Name Change**

To request your name be changed, you must provide an updated Social Security Card with your updated name to the Employee Resource Information Center (ERIC). Please contact ERIC at 801-538-3742 for further details.

### **Update W-4**

Employees can update W-4 forms on the Employee Self Service (ESS) System or by filling out a new **W-4 Form** and submitting to payroll representative.

### **Update Direct Deposit**

Employees can change Direct Deposit information on the Employee Self Service (ESS) System or by filling out the Employee Authorization Agreement for Payroll Direct Deposits Form and submitting to payroll representative at fax number 801-538-3244.

### **Obtain New Social Security Card**

When getting married, individuals often change their name. Contact the [Social Security Administration](#).

### **Change Name in GroupWise**

Submit a help desk ticket to your IT Administrator.