

# Life Events Checklist

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# Life Events Checklist

## **Marriage Checklist**

### **Medical, Dental and Vision Plans**

*What to consider*

- Compare your and your new spouse's coverage options.
- Compare your potential out-of-pocket costs:
  - premiums
  - deductibles
  - copays
  - coinsurance
- Compare prescription drug plans.
  - Are medications you take covered at a higher level under one plan?

*What you can do*

- Enroll yourself, your new spouse and any eligible dependent children within 30 days of your date of marriage. Coverage is usually effective the date of the marriage. *Note: If you are currently covering your dependents and want to add your new spouse's dependents, you may. However, you must provide a birth certificate for the child(ren) with a different last name.*
- Cancel your coverage if you enroll in your new spouse's coverage. Coverage usually ends at the end of the month in which you cancel your coverage.

### **Life Insurance and AD&D**

- Determine the coverage levels for your new family, considering future plans and both long-term and short-term debt.
- Make sure you update your beneficiary designation as well.

### **Employee Information**

- Always make sure your personal information stays current. Update the following information:
  - Change name and address
  - Marital status
  - Tax withholding information
  - Emergency contact information

# Life Events Checklist

## **Divorce Checklist**

### **Reminder**

- You must present a Copy of your Divorce Decree for all benefits changes.
- You must make changes in coverage within 30 days of the official date of divorce.

### **Medical and Dental Plans**

Changes to consider after the divorce is official:

- Remove ex-spouse and ex-step children from health benefits.
- Get the address of your ex-spouse for COBRA continuation notification.
- If coverage from ex-spouse was lost, enroll in company benefits within 30 days.

### **Life Insurance and AD&D**

- Determine your new coverage requirements or make changes to policy to reflect your new status.
- Remember to update your beneficiary information.
- Don't forget to update your will or trust.

### **Employee Information**

- Always make sure you personal information stays current. Update the following information:
  - Name and address
  - Marital status
  - Tax withholding information
  - Emergency contact information

# Life Events Checklist

## **Child Birth & Adoption Checklist**

### **Reminder**

- Notify your plan provider of the upcoming birth OR adoption of your child to determine if there are any pre-approval requirements.
- If you elect to enroll your new child in our benefits plan, you must do so within 30 days of your date of birth or adoption.

### **Medical and Dental Plans**

- What to consider in choosing which health benefits to choose for your new child:
  - Compare both parent's plans keeping in mind well child care and immunizations.
  - Check with your pediatrician to determine which plans they accept.

### **Life Insurance and AD&D**

- Determine the coverage levels for your new family, referring to future plans and both long-term and short-term debt.
- Update your beneficiary information to reflect the changes to your family.
- Remember to update your will and any trusts.

### **Employee Information**

- Always make sure your personal information stays current. Keep the following information current:
  - Name and address
  - Marital status
  - Tax withholding information
  - Emergency contact information

# Life Events Checklist

## **Dependent Status Change Checklist**

### **Medical and Dental Plans**

- Notify plan administrator of change within 30 days for COBRA continuation of coverage.

### **Dependent Life Insurance**

- Coverage ends on the last day of the month in which the change occurs.

### **Tax Liabilities**

- Update tax withholding information if change impacts the number of dependents.

# Life Events Checklist

## **Death Checklist**

### **Medical and Dental Plans**

- Your spouse needs to check with the Benefits Department to determine continuation of benefits and their costs.

### **Life Insurance**

- You must present a copy of the official Death Certificate for claims processing.
- If you have a question about the deceased's coverage, contact the Benefits Department.

### **Medical and Dental Plans**

- Contact the Human Resources Department for assistance to end coverage of deceased.

### **Life Insurance**

- You must present a copy of the official Death Certificate for claims processing.
- Remember to make changes to benefits and beneficiary information.

# Life Events Checklist

## **Leaving the Company Checklist**

### **Notification of Departure**

- Please notify the Human Resources Department

### **Medical and Dental Plans**

- Determine need for COBRA continuation, which is available for up to 18 months from last date of the month in which you terminate.
- Ask for the cost of the COBRA premium.
- Check mail for notification of COBRA continuation coverage.

### **Life Insurance**

- Evaluate the needs of your family and purchase or upgrade any life insurance policies.
- Update beneficiary information if needed.