

Life Event: Marriage

You may make the following changes to your benefits with this qualified life event:

Health and Prescription Coverage, Dental coverage, vision coverage, accident and hospital indemnity.

1. Add coverage for yourself, your spouse, and any other qualified dependents, which include children and/or stepchildren.
2. You may also drop coverage for yourself, your spouse, and any other dependents covered under the plans listed above.

Medical Flexible Spending Account

1. Increase or start contributions to a Medical Flexible Spending Account (FSA). It's important to note that if you are currently on one of the High Deductible Health Plans (Washington or Lincoln Plan), the FSA type can only be a Combo FSA, which means it can only be used for dental or vision expenses until you've reached the deductible on your High Deductible Health Plan.
2. Decrease or stop contributions if you gain coverage under your spouse's plan.

Dependent Care Flexible Spending Account

1. Increase or start contributions to a Dependent Care Flexible Spending Account if there are newly eligible qualified dependents.
2. Decrease or stop your contributions if you gain coverage under your spouse's plan, or if the spouse is not working, looking for work, or attending school and therefore, dependents do not incur daycare costs.

You will also need to provide the following documentation:

1. If enrolling in coverage:
 - a. A certified birth certificate for any newly added spouse;
 - b. A certified birth certificate for any newly added children or stepchildren;
2. If opting out of coverage:
 - a. A certified marriage certificate; and
 - b. A Certificate of Credible Group Coverage if you are planning on opting out of the health plan. Proof of other credible coverage includes:
 - i. Certificate of Coverage from the Health Plan Carrier that shows group coverage.
 - ii. If the Certificate of Coverage is from Wellmark and has a "W" in front of the group number, this is acceptable, as it has been verified from Wellmark that the "W" indicates an employer-sponsored group health plan.
 - iii. TRICARE Letter from the Defense Enrollment Eligibility Reporting System (DEERS) or a TRICARE identification card.
 - iv. Social Security Award letter from within the past 12 months, and which shows active Medicare coverage.
 - v. Current Medicare Coverage Card (must include Part A and B)
 - vi. Letter or email from an employer's HR department verifying active coverage and type of coverage for the employee.

If you are submitting more than one document, please scan all the documents together to attach to your life event.

When you create your Life Event, please use event titled "Marriage."

FYI

– Do you need to update your beneficiary information?

– Do you need to update your W-2 tax withholding information?

– Do you need to update your contact information, such as an address or a phone number?

BENEFIT CHANGES WILL BECOME EFFECTIVE ON THE FIRST DAY OF THE MONTH FOLLOWING YOUR MARRIAGE.