

Dropping a dependent due to divorce

This checklist can help guide you through the process of dropping a dependent from coverage. Please note, not all items apply to all employees.

Applicable insurance changes

Changes must be made within 31 days of your special eligibility situation. You cannot drop your own coverage; you may drop dependents' coverage only. You can change or add certain coverage.

Effective date of change:

- *Health, dental, vision and Dependent Life-Spouse and/or Child: first of the month after the divorce is final.*
- *Optional Life: first day of month following divorce if no medical evidence needed; otherwise, first day of month following approval.*

- Change [health plan](#) coverage level.
- Change [dental plan](#) coverage level.
- Change [State Vision Plan](#) coverage level.
- Enroll in or increase [Optional Life](#) coverage up to \$50,000 without medical evidence. More than \$50,000 requires medical evidence.
- Cancel or decrease [Optional Life](#) insurance.
- Drop [Dependent Life-Spouse](#) coverage.
- Change [MoneyPlus](#) flexible spending accounts.
- Enroll in or change [Health Savings Account](#), if applicable.
- Update life insurance beneficiaries, if applicable.

Applicable retirement changes

A divorce does not automatically change the designated beneficiary for your retirement plan. You must request changes to your beneficiaries if desired.

- Update retirement plan beneficiaries.
- Update [State ORP](#) beneficiaries with service provider, if applicable.
- Update [Deferred Comp](#) beneficiaries with Empower Retirement, if applicable.
- Retired members of SCRS and PORS may be eligible to select a new payment option or change a beneficiary for an existing payment option within five years after the date of divorce.

Employee to-dos

- Change name and update address in [MyBenefits](#) and [Member Access](#), if applicable.
- Elect insurance coverage changes in [MyBenefits](#) and submit required documentation.
- Complete a MetLife *Statement of Health* if medical evidence is required for life insurance.
- Review the [Designating Active Member Beneficiaries](#) flyer, and update life insurance, retirement plan, State ORP and Deferred Comp beneficiaries, if applicable.
- Review former spouse insurance coverage, if applicable.
- Complete and submit a [Retired Member Change of Beneficiary](#) (Form 7201), if applicable. To change the form of a member's monthly benefit, PEBA must receive the form within five years of the change in marital status.