

Qualifying Life Change

Divorce, Legal Separation, Annulment or Termination of Partnership

The following guide outlines permissible changes to benefit elections and how to make them when an employee loses a spouse/partner due to divorce, legal separation, annulment or termination of domestic or civil union partnership.

Permissible Changes

If an employee is losing a spouse/partner, they may make certain changes to their benefit elections for themselves and their dependents (ex-spouse/ex-partner and children/step-children). These changes must be made within **31 days** from the date of the event and must be consistent with losing a spouse/partner and correspond with a loss of eligibility. New elections will **be effective the first of the month** following the divorce, legal separation, annulment or termination of partnership. When enrolling in CU health coverage and FSAs, the effective date will be the first of the month following loss of coverage.

Plan Change Eligibility:

- **CU Health Plans medical, dental, vision:** limited changes
- **Optional Life Insurance:** changes permissible
- **Voluntary AD&D:** changes permissible
- **Flexible Spending Accounts (Health Care FSA and Dependent Care FSA):** changes permissible

Some benefits are not subject to QLC regulations. Now is a good time to consider changes to [other benefits](#).

Plan resources

- [Rates \(PDF\)](#)
- [Benefits Website](#)

CU Health Plans: medical, dental, vision

Enrollment:

- **Employee:** If the employee currently does not have coverage with CU, they can enroll themselves, with proof of [loss of coverage](#).
- **Employee's children:** If the employee is enrolled/enrolling, they can enroll their dependent child(ren) with proof of [loss of coverage](#).

Cancellation:

- **Employee:** The employee cannot cancel CU coverage for themselves. They must wait until Open Enrollment.
- **Employee's Children:** The employee cannot cancel CU coverage for dependents. They must wait until Open Enrollment.

Change Plans: The employee and their dependents cannot switch plans. They must wait until Open Enrollment.

Ex-spouse/ex-partner and employee's stepchildren: The ex-spouse/ex-partner and their dependent children's coverage will end the last day of the month of the date of the divorce, legal separation, termination of partnership or annulment. They will be eligible for [COBRA](#).

Optional Life Insurance

Enrollment:

- **Employee:** Guarantee issue (no medical history required) The employee can elect or increase up to \$10,000, in increments of \$1,000. Total policy amount cannot exceed three times employee's annual salary. To [apply](#) for an additional amount (max of \$1 million), employee must submit the Medical History Statement Form, as evidence of insurability, to The Standard Insurance Company for approval. The effective date of policy is the date of approval by The Standard. However, premiums are effective the first of the month following the approval date.
- **Employee's children:** For a dependent child(ren), the employee may elect in flat amounts of \$5,000 or \$10,000. Policy cannot exceed employee's Optional Life amount. No medical history is required.
- **Ex-Spouse/ex- Partner and employee's stepchildren:** Coverage for the ex-spouse/ex-partner and employee's stepchildren ends on the day of divorce, legal separation, annulment or termination of partnership. Premium adjustments are effective the first of the month following the event.

Cancellation or decrease: Any Optional Life Insurance policy for employees or their dependents can be decreased or canceled at any time. Effective that month if the Benefits Enrollment/ Change Form is received by the 10th of the month, otherwise it is effective the first of the following month.

You can [update your beneficiary\(ies\)](#) at any time.

Voluntary Accidental Death & Dismemberment (AD&D)

Enrollment:

- **Employee:** The employee can elect or increase, in increments of \$10,000, up to 10 times their annual salary with a maximum of \$250,000. Medical history is not applicable.
- **Employee's children:** The employee can elect a flat \$5,000 for dependent child(ren). Employee must be enrolled. Medical history is not applicable.
- **Ex-Spouse/ex- Partner and employee's stepchildren:** Coverage for the ex-spouse/ex-partner and employee's stepchildren ends on the day of divorce, legal separation, annulment or termination of partnership. Premium adjustments are effective the first of the month following the event.

Cancellation or decrease: Any Voluntary AD&D policy for employees or their dependents can be decreased or canceled at any time. Effective that month if the Benefits Enrollment/ Change Form is received by the 10th of the month, otherwise it is effective the first of the following month.

You can [update your beneficiary\(ies\)](#) at any time.

Flexible Spending Accounts (FSA)

Health Care Flexible Spending Account HCFSA

The employee can enroll, increase or decrease election to reflect loss of eligibility for medical, dental, vision or FSA coverage under the spouse/partner's plan. In no event can a new election be reduced to an amount that is less than the expenses incurred prior to the new election date. The effective date is the first of the month following the receipt of Benefits Enrollment/Change Form.

Dependent Care Flexible Spending Account DCFSA

The employee can enroll or increase to accommodate newly eligible tax dependents and any other tax dependents who were not previously covered. Employee can decrease or cancel to reflect loss of eligibility.

How to Make Changes

The employee has **31 days** from the date of the event that causes the loss of eligibility to make changes and submit the required documentation. If the appropriate documentation is not submitted within 31 days, they must wait until the next Open Enrollment to make changes.

How to add employee and/or dependent children who lost coverage through ex-spouse/ex-partner

1. **Submit** the Benefits Enrollment/Change Form:
 - Benefits Enrollment/Change Form Faculty, Officers, University Staff (PDF)
 - Benefits Enrollment/Change Form Classified Staff (PDF)
2. **Submit** [Dependent Eligibility Verification \(DEV\)](#) documentation for newly eligible spouse/partner and child(ren), if dependents are not already verified. If documentation is not received, the dependent(s) will not be enrolled, and the employee will have to wait until the next Open Enrollment.

Eligible Dependents and the Required Documentation:

- **Child under age 27:** Birth or adoption certificate **OR** court documents signed by a judge for parental responsibility or qualified medical child support court order
 - **Child with a disability over age 27:** Birth or adoption certificate **AND** a medical certificate of disability or notice of determination from the Social Security Administration
3. **Provide** proof of [loss of coverage](#). Submit a letter or other document from spouse/partner's employer or insurer stating:
 - The individuals losing their coverage (by name).
 - The effective date when coverage ends.
 - The types of plans that are being lost, specifically medical, dental and vision.

How to cancel coverage for ex-spouse/ex-partner, stepchildren and employee's children

1. **Submit** the appropriate Benefits Enrollment/Change Form:
 - [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)
 - [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)
2. **Submit** a copy of divorce decree, legal separation or annulment. If event is termination of partnership, a notarized [CU Affidavit of Domestic Partnership](#), is required.
3. To cancel CU coverage for employee's child(ren), employee must submit a letter or other document from the ex-spouse/ex-partner's employer or insurer stating:
 - The individuals that gained group coverage.
 - The effective date of group coverage.
 - The types of plans that were gained, specifically medical, dental and/or vision.
4. A [COBRA](#) packet will be mailed to employee's current address unless we are notified otherwise.

Submission instructions

- Submission instructions for all documentation are found on the *Benefits Enrollment/Change Form*.
- You can check the *Benefits Summary* in your [employee portal](#) to verify enrollment accuracy after forms are processed.
- If you have further questions, contact a benefits professional at **303-860-4200, option 3**.

How to add, change or remove beneficiary(ies) from a life insurance policy

If you are enrolled in Employee Basic Life, Employee Optional Life and/or Employee Voluntary AD&D, you must name one or more beneficiaries. Beneficiaries are the individual(s) or organization that you name on your life insurance policies that will receive the benefit in the event of your death. Beneficiaries can be legal dependents, but do not have to be. Beneficiaries can be updated at any time by following the steps below:

1. **login** to your [employee portal](#).
2. **select** *CU Resources* (skip this step if CU Resources is your homepage).
3. **select** the *Benefits and Wellness* tile.
4. **select** the *Benefits Summary* tile.
5. On the summary **select** the plan(s) you want to edit: Employee Basic Life, Employee Optional Life and/or Employee Voluntary AD&D.
6. **select** *Edit* to complete one of the following actions:
 - a. add beneficiaries
 - b. change percentages of current beneficiaries

- i. The total percentage between beneficiaries must be a total of 100 percent
 - c. remove a beneficiary
 - i. Change the percentage to 0 percent
 - ii. Note: If you no longer wish to have this individual visible in your employee portal, submit the [Dependent/Beneficiary Removal Form \(PDF\)](#)
7. **select Save** - changes will be effective immediately.

Payroll deductions

If canceling or removing dependent coverage and expecting a reduction in cost of monthly premiums, employee must submit all documentation by the 10th of the month in which the change would take effect. If documentation is received after the 10th of the month, premium adjustments will be reflected in the next payroll cycle.

Questions?

Contact a benefits professional via email at benefits@cu.edu or call during business hours at 303-860-4200 option 3.

Other Benefits to Consider

During the course of a life event, there are other benefit changes to consider that are not subject to Qualifying Life Change rules. The following changes can be made at any time during the plan year:

HSA – Health Savings Account

You must be enrolled in the CU Health Plan – High Deductible to open and contribute to the HSA offered by CU. You can enroll, increase, decrease or stop your elected contributions at any time during the year without a Qualifying Life Change. Please see the [HSA Fact Sheet \(PDF\)](#) for more detailed information.

- Effective date via Form: Begins that month if form is received by the 10th of the month, otherwise it will be the first of the following month.
- Effective date via Self-Service-Portal: Begins that month if enrolled online before that month's payroll processing. You must call a [benefits professional](#) to activate online enrollment.

Optional Life Insurance

You can enroll in the Optional Life benefit or increase your current elected amount at any time during the plan year:

1. **Complete and sign** the Medical History Statement*
 - [Medical History Statement Faculty and University Staff \(PDF\)](#)
 - [Medical History Statement Classified Staff \(PDF\)](#)
2. **Submit** form to The Standard Life Insurance
The Standard Life Insurance Company
900 SW Fifth Avenue
Portland, OR 97204
3. **Wait for approval**
 - a. The Standard Life Insurance Company will notify the applicant and the university when application is approved.
 - i. The effective date of the policy is the first day of the month following the approval date from The Standard Life Insurance Company.
 - ii. Premiums are effective the first day of the month following the approval date.
 - b. The university will notify the applicant when approval is received. At that time, the applicant will designate beneficiaries and indicate tobacco usage via the provided form.

Cancellations: You can decrease or cancel personal and dependent Optional Life Insurance any time during the plan year by submitting the appropriate Benefits Enrollment/Change Form:

- [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)
- [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)

*By signing the [Medical History Statement](#), the applicant is authorizing The Standard Life Insurance Company to obtain information about the applicant's health, undergo a physical examination, if required, which may include blood testing, and provide any additional information about the applicant's insurability that The Standard Life Insurance Company may reasonably require.

Voluntary Accidental Death & Dismemberment (AD&D)

Voluntary AD&D can only be added during Open Enrollment and certain Qualifying Life Changes. However, you can decrease or cancel AD&D any time during the plan year by submitting the appropriate Benefits Enrollment/Change Form:

- [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)
- [Benefits Enrollment/Change Form Classified Staff \(PDF\) Staff](#)

Short Term Disability

Faculty and University Staff: You can only enroll during Open Enrollment. However, you can cancel any time during the plan year by submitting the [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#). The effective date for cancellation is that month if the Benefits Enrollment/Change Form is received by the 10th of the month, otherwise it will be the first of the following month.

Classified Staff: N/A (Enrollment is mandatory. Costs are paid by CU.)

Long Term Disability

Faculty and University Staff: N/A (Enrollment is mandatory. Costs are paid by CU.)

Classified Staff:

- You can enroll at any time during the year with a [Medical History Statement Classified Staff \(PDF\)](#) approved by The Standard Life Insurance Company. The effective date is the first of the month following approval of The Standard Life Insurance Company.
- Premiums are based on employee's age, salary and vesting status with PERA.
- Employee can request change of premiums at any time during the year or when they become vested with PERA (five years of PERA service). You must submit Benefits Enrollment/Change and proof of vesting status (if status was gained outside CU's employment). Effective that month if the form is received by the 10th of the month, otherwise it will be the first of the following month.
- You can change to vested status anytime during the plan year.
- You can cancel any time during the plan year. Effective date for cancellation is that month if the [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#) is received by the 10th of the month, otherwise it will be the first of the following month.

Definitions

Consistency rule: Under the Consistency Rule, the election change is on account of and corresponds with the Qualifying Life Change that affects eligibility for coverage under an employer's plan. Changes to benefit plans must be consistent with the Qualifying Life Change and correspond with a gain or loss of eligibility for coverage.

Loss of eligibility for group coverage: When adding CU coverage, CU requires proof that employee and/or dependents will lose or have lost group health coverage by submitting a letter or other document from another employer or insurer stating:

- The individuals losing coverage (by name).
- The effective date when coverage ends.
- The types of plans that are being lost, specifically medical, dental and vision.