



## **Research Foundation Employees Life Changing Events and how do they affect my benefits at work?**

*If you have recently experienced a life changing event (ie. marriage, divorce, change in education level, etc.) it is important to keep your HR/Payroll related records up to date. Therefore, please go to the following Self-serve Employee Details link under Personal Profile to make any necessary updates or changes: [https://selfserve.upstate.edu/ais/applications/hr/emp\\_details/](https://selfserve.upstate.edu/ais/applications/hr/emp_details/)*

The below has been prepared by the Upstate Human Resources Benefits Office. This summary has been prepared for informational purposes only and is subject to change. This summary will not convey, grant or guarantee any benefit(s) or employment right(s).

### **What is a life changing (qualifying) event?**

Some examples are getting married or divorced, having a baby, moving, or death of a spouse or child.

### **Why is it important to contact your local campus Benefits office when you have a life changing event?**

It depends on the event and the changes you will need to make to your benefits.

### **You must make changes to your health insurance benefits within 60 days of your life changing event to avoid late enrollments and/or higher out of pocket costs.**

Employees can enroll for insurance or change from individual to family at anytime, however the effective date is dependent upon the reason for the change.

If an employee is enrolled in a family plan, they may add new dependents at any time, however such must be done within 60 calendar days of a qualifying event for the coverage to be effective the date of the event. Proper documentation to prove relationship will be required for RF employees. If done within 60 calendar days of a qualifying event, the change would be effective the date of the event. The employee would need to contact the Human Resources Benefits Office (ext. 4-4964). Without prompt notification or without a qualifying event, coverage would start after a 10 week (5 paycheck) waiting period from the date the paperwork is received in HR Benefits office.

Verifying/updating beneficiaries is another important step that needs to be reviewed. You can contact your campus Benefits Office for verification of Life Insurance beneficiaries and TIAA (1-800-842-2776) for Retirement beneficiaries.

### **Below is a list of life changing events and what you need to do at that time (based on employee's benefits eligible status):**

#### Marriage

- Contact Payroll to change your marital status and possibly your tax withholding.

- Contact the HR Benefits office to change your marital status, possibly change your name, add your spouse, cancel your health insurance coverage, or get information on change of beneficiary (i.e. retirement).

#### Divorce

- Contact payroll to change your marital status and possibly your tax withholding.
- Contact the benefits office to change your marital status, possibly change your name, remove your spouse, enroll for coverage, or get information on change of beneficiary (i.e. retirement). **Please note, removing a dependent from coverage could result in an employee going from a family to individual plan which would save you hundreds of dollars a year in premiums.**

#### Birth of a child

- Contact the HR Benefits office to possibly add the baby to your coverage, or get information on change of beneficiary (i.e. retirement).

#### Death of a spouse

- Contact Payroll to change your marital status and possibly your tax withholding.
- Contact the HR Benefits office to change your marital status, remove your spouse or enroll for coverage, or get information on change of beneficiary (i.e. retirement). **Please note, removing a dependent from coverage could result in an employee going from a family to individual plan which would save you hundreds of dollars a year in premiums.**

#### Death of a child

- Contact the HR Benefits office to possibly remove your child from coverage, get information on change of beneficiary (i.e. retirement).

#### Spouse loses insurance due to leaving employment or gaining insurance due to beginning employment

- Contact the HR Benefits office to possibly remove your spouse, drop or enroll for coverage.
- **Please note, removing a dependant from coverage could result in an employee going from a family to individual plan which would save you hundreds of dollars a year in premiums.**

#### Change of address

- Change your address on self serve
- Contact Payroll to change your address
- Notify TIAA in order that they have an update address

#### Child turning age 26

- COBRA paperwork will automatically be mailed to your Adult child. You will want to watch for the paperwork to arrive at your home. It must be returned to the RF Albany office by the deadline indicated. COBRA is full cost of coverage.
- Your child would also be eligible to enroll in the Young Adult Coverage which is also at full cost. Information will automatically be mailed to your Adult child reading this.

- **Please note, removing a dependent from coverage could result in an employee going from a family to individual plan which would save you hundreds of dollars a year in premiums.**

Changing from a non-benefits eligible position to a benefits eligible position

- If you have a change that results in you becoming benefits eligible you will be scheduled to attend the benefits portion of new employee orientation and information will be provided on how to enroll.

Requests for health insurance enrollment changes are processed in accordance with IRS regulations by your campus HR Benefits office. These requests are subject to review by the RF Central Human Resources office which may require additional written documentation.

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