

What should be considered after a life-changing event?

For the purposes of this document, we will confine our examples to the following events:

- Marriage
- Divorce
- Birth or adoption of a child
- Loss or Gain of other health insurance
- Death of a family member

Things to consider if one of these qualifying events occur:

- Changing your legal name (must have a new social security card)
- Federal tax exemptions (W-4)
- Direct deposit bank account (prior to closing your current account)
- Change in mailing address
- Change in your beneficiary for life insurance & TRS
- Change in your health insurance or supplemental benefits

If a qualifying event occurs, you must contact the Benefits Office IN WRITING within 31 days from the date the 'event' occurred. Do not miss your opportunity! Due to Section 125, we will not be able to make any changes after that 31-day window ends.

You must complete the appropriate enrollment form (Enrollment Application & Change form) for changes to your medical coverage. We will also need written documentation of the family status change.

Examples:

1. Loss of insurance coverage - we will need a letter from the previous health insurance carrier indicating the date the coverage ended.
2. Spouse gains employment with benefits - we will need a letter on company letterhead indicating hire date and effective date of insurance or proof of coverage with dates.
3. Divorce - we will need a copy of the signed decree.
4. Marriage - we will need a copy of the marriage certificate.

BIRTH or ADOPTION

If you have a new addition to your family, you have 31 days to get the information in writing to the Benefits Office. TRS Active Care provides coverage for a newborn child of a covered employee for the first 31 days after the date of birth. Do not miss your opportunity to add your child to your health insurance as TRS doesn't allow any additions after the 31-day window ends. Do not wait for the newborn's social security number as this can be added when it is received.

FORMS

The following form is attached for your convenience.

- ✚ Enrollment Application & Change form (for medical) - see attached

PERSONNEL Changes/Name/Address/Phone/Direct Deposit - must be done through ESS
Need login assistance/forgot password? Contact Vicky Sanchez @ vsanchez@coppellisd.com

For costs of benefits, please go to the benefits website <http://benefits.ffga.com/coppellisd>