

WHAT HAPPENS WHEN YOUR SPOUSE/PARTNER OBTAINS INSURANCE?

A spouse or domestic partner's employment change is a "qualifying event" in terms of your benefits. This means that you can change most of your benefit elections. Please be sure to make your changes by completing and submitting the appropriate forms to Human Resources within **31 days** of the date your spouse obtains insurance coverage. If the new insurance starts prior to the 16th of the month your changes will be retroactive to the first of the month. If the new insurance starts on or after the 16th of the month, your premium changes will be effective the first day of the month following the change. If you do not notify Human Resources within **31 days** of the event, you will need to wait until the next Open Enrollment period to make your changes.

Spouse/Partner Obtains Insurance

☐ [Medical, Dental, Vision, Flexible Spending Account](#)

- a. **Will you be changing to your spouse's benefit program?** Now is a good time to review and compare your Spouse/Partner's health benefits with those offered by the College so you can choose the coverage that's best for you. If you are already enrolled in a College medical or dental plan, you may remove your Spouse/Partner and/or dependents and be on your Spouse/Partner's coverage. Before canceling, first check with your Spouse/Partner's employer to be certain that they do not require that you maintain your own coverage.
- b. **Do you need to make changes to your Health Care and/or Dependent Care Flexible Spending Accounts (FSA)?** You may want to reconsider your participation in Health Care and Dependent Care Flexible Spending Accounts by either signing up now or if already participating, changing your contribution amount. You may also want to decrease your Health Care FSA contributions in accordance with any changes you made with your health coverage and/or begin, stop, increase, or decrease your contributions to a Dependent Care FSA.

You will need to complete the Benefit Enrollment/Change form within 31 days of the change. Also required is a letter from employer with effective date of benefits.

☐ [Life Insurance](#)

If you are covered under the College's life insurance program and your spouse obtains life insurance, you may choose to cancel your optional and/or dependent life insurance coverage(s) with the College. You may also elect to update or change your life insurance beneficiary(ies). This change will require a letter from you for your employee benefits file.

☐ [Retirement](#)

This is a good time to review your retirement programs, investment elections, and contribution amount to make sure they reflect your financial goals. You may update or change your beneficiary(ies). This may be done by calling TIAA-CREF at 800-842-2776 or [Log in online](#).

☐ [W-4](#)

To update your Tax withholding status, if you choose to change it.

Questions?

Contact the Office of Human Resources at hr@clark.edu or 503-768-6235. For assistance with any benefit elections please visit the [benefits website](#). You can also set up an individual consultation with a Benefit Specialist to go over your coverage and options.