



## Human Resources Benefits and You

### BENEFITS RELATED TO DIVORCE

In the event of a divorce, you may need to make changes to your coverage. If you have insurance (health, dental, or vision) on your ex-spouse or stepchildren, they may need to be removed. To remove coverage, you will need to access the Benefit Focus site to complete a Qualifying Life Event. You may also wish to change the beneficiaries on your life insurance and retirement programs. If assistance is needed, please visit the Benefits Office, 106J Whitehurst or call 405-744-5449.

**Name Change:** Please request the “*Name and Address Change*” *Benefits and You* publication if you need to make address or name changes.

**Health Care Coverage:** From the end of the month following the divorce, your former spouse is no longer eligible for insurance through OSU. Stepchildren will still be considered eligible if they are claimed on your tax return as a dependent. You have 30 days from the qualifying event (divorce) to make changes to their insurance (health, dental and/or vision), i.e. drop coverage. If you fail to drop your ineligible dependents within 30 days of the divorce, OSU is unable to provide refunds of premiums. The effective date for a change to your elections is the first of the month following your notifying our office. COBRA coverage is available if needed for ineligible dependents. Premiums for COBRA are billed to the OSU Bursar’s office. Your ex-spouse will be able to continue COBRA coverage for 36 months.

**Life Coverage:** If you had supplemental life on your spouse, you will need to drop that coverage. You may wish to change the beneficiary on your life insurance in the event of a divorce. You may retain your ex-spouse as a beneficiary; however, to do this you will be required to complete a Beneficiary Change form to designate the appropriate relationship of your ex-spouse (i.e., friend).

**Long Term Disability:** Long term disability coverage can be dropped at the end of any month. There is nothing additional required at the time of a divorce.

**Dental and/or Vision Coverage:** If you have coverage on your ex-spouse, it will be handled in the same manner as Health Care. A COBRA packet will be sent to your address for you to forward to your ex-spouse in all cases.

**Flexible Benefits:** If you participate in the IRS Section 125 Flexible Benefits Program, remember that your ex-spouse is no longer an eligible dependant. Claims incurred after the date of divorce are not eligible for reimbursement. You have 30 days from the date of the divorce decree to make a change in your goal amount based on this qualifying event.

**Retirement Programs:** OSU is not under ERISA rules in regards to retirement held with TIAA. You may give an ex-spouse as little or as much as the divorce decree states. Your attorney should be instructed to send a copy of the QDRO and the divorce decree to TIAA. Accounts will be divided by the percentage as specified in the decree. Your ex-spouse will have a separate contract in his/her name, but the rules in effect at the time of your retirement will apply to your ex-spouse’s account as well. There is no option of early withdrawal for the ex-spouse. You should contact TIAA at their telephone-counseling center, (800) 842-2776, for specific information and instructions.

If you are a member of OTRS, your attorney should also send a copy of the QDRO and the divorce decree to them. Your account will be documented with the provisions of the divorce decree. When you qualify for

retirement, your ex-spouse will be entitled to the retirement as outlined. You may contact OTRS toll-free at (877) 738-6365, for more detailed information.

OSU Benefits office will not be responsible for any retirement correspondence or forms related to your divorce. You need to contact TIAA or OTRS directly. Please contact the benefit office, to obtain the appropriate forms if you are interested in making changes to the beneficiaries currently listed on your retirement account(s).

***Tax Information:*** You may wish to change the marital status on a W-4 form. This will ensure that the correct amount of state and federal taxes come out of your salary. Additionally, a new Personal Information Form will need to be completed. This will enable your status to reflect accurately in the Banner system as well as give you the opportunity to make changes to your Emergency Contact. The Payroll Department, 409 Whitehurst, (405) 744-6372, will be able to help you with these forms.

*OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.*