

Marriage

After your date of marriage, **you have 31 days** to make adjustments and/or changes to your benefits. A Benefits Change Form, Dependent Information Request Form, and dependent verification documentation must be submitted to your Campus Benefits Office to enroll or make changes to your benefits. If your completed benefits forms and dependent verification documents are not received in your Campus Benefits Office within that 31 day period, you will be unable to make changes until the next annual NUFlex enrollment period unless another qualifying status change occurs. Forms are available at the end of this document.

Marriage is a "qualifying status change" in terms of your benefits. This means that you can change most of your benefit elections without waiting until the annual NUFlex enrollment period. Once your Benefits Change Form has been submitted to the Campus Benefits Office, no changes will be allowed until the next annual NUFlex enrollment period or a Permitted Election Change Event Occurs. Contact your Campus Benefits Office for assistance with any benefit elections.

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Exception: Coverage changes for a marriage occurring on the first day of the month will be effective immediately.

Medical Insurance

- You may enroll for coverage, or add your new spouse, eligible dependent children, and any stepchildren under age 26 to your existing coverage.
- You may cancel coverage **only** when coverage becomes effective under your spouse's employer's plan. Proof of the new coverage will be required.
- You may only change a medical "coverage category". Changes between medical plan "options" are not allowed (i.e., you cannot move from the High Option to the Basic Option).
- To add dependent(s) to your coverage, (including previously eligible dependents who are not currently covered) you must submit a Benefits Change Form, Dependent Information Request Form and dependent verification documentation.

Dental Insurance

- You may add your new spouse, eligible dependent children, and any stepchildren under age 26 to your existing coverage.
- You may cancel coverage **only** when coverage becomes effective under your spouse's employer's plan. Proof of the new coverage will be required.

- To add dependent(s) to your coverage (including previously eligible dependents who are not currently covered), you must submit a Benefits Change Form, Dependent Information Request Form and dependent verification documentation.

Vision Care Insurance

- You may add your new spouse, eligible dependent children, and any stepchildren under age 26 to your existing coverage.
- You may cancel coverage **only** when coverage becomes effective under your spouse's employer's plan. Proof of the new coverage will be required.
- To add dependent(s) to your coverage (including previously eligible dependents who are not currently covered), you must submit a Benefits Change Form, Dependent Information Request Form and dependent verification documentation.

Voluntary Life Insurance

- You may enroll, increase, decrease or cancel voluntary life insurance coverage and/or make changes to your tobacco/nicotine designation.
- If you enroll or increase coverage, you must complete an Assurity Life Insurance Statement of Health Form.
- To make a change to your coverage, you must submit a Benefits Change Form.

Accidental Death & Dismemberment Insurance (AD&D)

- You may enroll, increase, decrease, or cancel AD&D coverage without proof of insurability.
- To make a change to your coverage, you must submit a Benefits Change Form.

Dependent Life Insurance Spouse

- You may enroll for Dependent Life Insurance Spouse coverage.
- You may cover your spouse for \$10,000 with no proof of insurability, provided they are not legally disabled. Coverage amounts of \$20,000 or \$50,000 require the completion of an Assurity Life Insurance Statement of Health Form.
- To make a change to your coverage, you must submit a Benefits Change Form.

Dependent Life Insurance Child

- You may enroll, increase, decrease, or cancel Dependent Life Insurance Child coverage.

- You may provide dependent life insurance coverage for newly eligible dependent children and/or stepchildren under the age of 26 with no proof of insurability, providing they are not legally disabled.
- If you enroll or increase coverage for other dependent children, you must complete an Assurity Life Insurance Statement of Health Form.
- To make a change to your coverage, you must submit a Benefits Change Form.

Long Term Disability Insurance (LTD)

- You may enroll, cancel, or change your LTD option. If you are increasing LTD coverage, or enrolling for the first time, benefits are subject to the 3-12 month pre-existing condition exclusion.
- To make a change to your coverage, you must submit a Benefits Change Form.

Health Care Flexible Spending Account

- You may enroll or increase your Health Care Flexible Spending Account contribution.
- Contributions may not however, be decreased at this time.
- Only those expenses incurred after the effective date of the change will be covered or reimbursable.
- To make a change to your coverage, you must submit a Benefits Change Form.

Dependent Care Flexible Spending Account

- You may enroll or increase your Dependent Care Flexible Spending Account contribution.
- You may also decrease your contribution or cancel coverage if your new spouse is not employed or makes a Dependent Care election under his or her employer's plan.
- Only those expenses incurred after the effective date of the change will be covered or reimbursable.
- To make a change to your coverage, you must submit a Benefits Change Form.

Benefit forms needed to make a benefits change due to marriage:

[Benefits Change Form](#)

[Dependent Information Request Form](#)

[Dependent Verification Documentation](#)

[Assurity Life Insurance Statement of Health Form](#)

NOTE: This is intended to be a summary of benefits, services and procedures. For full details, contact your Campus Benefits Office.