

Death of Spouse

These qualifying mid-year event election changes are permitted when a spouse covered under your plan dies, **provided the election change requested is *on account of and corresponds with the event.***

Health Insurance Coverage:

- Remove only your deceased spouse and stepchildren.
- You may enroll or change your plan. HMO members are required to select a primary care physician.
- You may add eligible family members who lost their coverage due to the death of your spouse.

Health Flexible Spending Account:

- You may enroll or increase your election amount to cover a change in eligible medical expenses as a result of the loss of health care coverage under your spouse's plan.
- You may reduce or cancel your election amount to cover the loss of your spouse's eligible medical expenses.

Dependent Care Flexible Spending Account:

- You may enroll, increase, reduce or cancel your election amount to cover a change in eligible dependent care expenses.

Important Things To Know About Making An Election Change Request For This Event

- 1. *What documentation is required?*** Documentation validating the death (newspaper article, obituary, death certificate). If requesting a plan change, documentation of the coverage under the other plan is required to ensure consistency.
- 2. *How to submit the request.*** Starting with the date of your spouse's death, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit it to your agency's Benefits Administrator.
- 3. *When approved changes take effect.*** Changes in *health care coverage* are effective the first of the month following your spouse's death. Changes in *flexible spending accounts* are effective the first of the month following receipt of your request or following the event, whichever is later. When the later date is the first of the month, changes are effective that day. Health Insurance and FSA elections are separate elections and may be submitted together or separately within the allotted timeframe. Election changes are irrevocable once the effective date of the change has occurred.
- 4. *Where to learn more.*** Visit www.dhrm.virginia.gov. The Employee Benefits link includes answers to frequently asked questions and helpful information about handling a life-changing event. For more details, contact your agency's Benefits Administrator.

Reminder: If you miss this opportunity to submit your change request, contact your agency's Benefits Administrator immediately.