

Marriage (including enrollment info for eligible step-children) – Employee has 30 days to enroll/make changes to benefits

Benefit Plan	Employee Options	Comments	Coverage Effective Date / ADM Event Date					
State Group Health Insurance	<ul style="list-style-type: none"> • Enroll • Add dependent(s) to existing coverage <ul style="list-style-type: none"> ○ May add all eligible dependents 	Add dependents in HRS prior to changing health insurance coverage level. Effective date of adding the dependents should be the date of marriage.	Date of marriage					
	<ul style="list-style-type: none"> • Change health insurance plan carrier or health plan design 	If changing health insurance plan carrier and/or changing health plan designs (i.e. health plan to high deductible health plan (HDHP) design), all limits (deductible, benefit maximums and out-of-pocket limits) will reset. Prescription drug annual out-of-pocket limit and Uniform Dental benefit maximums will transfer.	1 st of month on or following date application is received					
	<ul style="list-style-type: none"> • If both state or UW employees – See Comments 	Married State and/or UW employees may carry either two single policies or one family policy.						
	<ul style="list-style-type: none"> • Cancel coverage if employee becomes eligible and enrolls in another group health insurance plan. 	The last day of coverage is always the last day of a month in which application received unless another date is indicated; cannot cancel coverage effective prior to date of marriage.	1 st of month following last day of coverage					
Supplemental Dental (Delta Dental)	<ul style="list-style-type: none"> • Enroll • Add dependent(s) to existing coverage <ul style="list-style-type: none"> ○ May add all eligible dependents • If both state or UW employees – See Comments 	Married State and/or UW employees may not cover each other or Dependents under dual family contracts. They may carry either two single plans or one non-single plan.	Date of marriage					
Vision Insurance (VSP)				State Group Life Insurance	<ul style="list-style-type: none"> • Enroll in Basic coverage or add one level of employee coverage (may not exceed maximum of 5 units). • Enroll in one or two units of Spouse/Domestic Partner/Dependent coverage. • If currently enrolled in SP/DP/Dep coverage, new children are automatically covered. 	Remind employee to update beneficiary designation (applies to both State Group Life Insurance and WRS unless otherwise specified). For claims purposes, the date the employer receives the paper application or date of online enrollment will be the point of reference for providing coverage and paying claims.	1 st of month on or following 30 days from date of marriage	Individual & Family (I&F) Life Insurance
State Group Life Insurance	<ul style="list-style-type: none"> • Enroll in Basic coverage or add one level of employee coverage (may not exceed maximum of 5 units). • Enroll in one or two units of Spouse/Domestic Partner/Dependent coverage. • If currently enrolled in SP/DP/Dep coverage, new children are automatically covered. 	Remind employee to update beneficiary designation (applies to both State Group Life Insurance and WRS unless otherwise specified). For claims purposes, the date the employer receives the paper application or date of online enrollment will be the point of reference for providing coverage and paying claims.	1 st of month on or following 30 days from date of marriage					
Individual & Family (I&F) Life Insurance	<ul style="list-style-type: none"> • Enroll Spouse in Spouse/Domestic Partner coverage. • Enroll Child(ren) in Child coverage. • If currently enrolled in Child coverage, new children are automatically covered. 	<p>Can only add Child coverage if this is the first time the employee has an <u>eligible child</u> to cover.</p> Remind employee to update beneficiary designation.	1 st of month on or following 30 days from date of marriage					

Benefit Plan	Employee Options	Comments	Coverage Effective Date/ ADM Event Date
Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> May add/change/cancel coverage at any time If currently enrolled in Family coverage, new family members are automatically covered. 	Remind employee to update beneficiary designation.	1 st of month on or following date application is received
Flexible Spending Account (FSA)	Health Care FSA/Limited Purpose FSA <ul style="list-style-type: none"> May enroll or increase current election due to gaining of dependent(s). May decrease or cancel election if employee gains eligibility under spouse's medical expense plan. Dependent Care FSA <ul style="list-style-type: none"> May enroll or increase current election if employee gains eligible dependent(s). May decrease or cancel election if gained eligibility under spouse's dependent expense plan or coverage is no longer needed due to marriage (i.e. spouse is caretaker). 	Employee must submit Change of Election form.	FSA Event: 1 st of month on or following date of marriage
Health Savings Account (HSA)	<ul style="list-style-type: none"> May add/change/cancel election at any time. 	Remind employee to update beneficiary designation.	FSA Event: 1 st day of the payroll where the change becomes effective
Tax-Sheltered Annuity (TSA) 403(b) Program	<ul style="list-style-type: none"> May add/change/cancel election at any time. 	Use the EZ Enrollment Form or set up an account online or by paper application with the provider(s) and then submit a Salary Reduction Agreement (SRA) to payroll office. Remind employee to update beneficiary designation.	SAV Event: 1 st day of the payroll where the change becomes effective
Wisconsin Deferred Compensation (WDC)	<ul style="list-style-type: none"> May add/change/cancel election at any time. 	Must set up account through WDC at www.wdc457.org or by sending enrollment form to WDC directly. Remind employee to update beneficiary designation.	SAV Event: 1 st day of the payroll where the change becomes effective
W-4	<ul style="list-style-type: none"> Update W-4 withholding amounts. 	Effective date is the first day of the pay period the new withholding starts.	
Income Continuation Insurance	No action needed for these plans due to marriage. However, it is recommended that you review all benefit plans with employees and to remind them to update beneficiary designation forms (if applicable) as necessary.		
UW Employees, Inc. Life			
University Insurance Association Life			
Wisconsin Retirement System			