

Marriage

The employee has 30 days to enroll and make changes to benefits (including eligible step-children).

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 accumulators (deductible, benefit maximums and out-of-pocket limits) will reset. Pharmacy benefit and Uniform Dental accumulators do not reset.	1 st of month on or following date application is received
	<ul style="list-style-type: none"> • If both state or UW System employees – See Comments 	Married State and/or UW System 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
Preventive Dental Insurance Supplemental Dental Insurance Vision Insurance	<ul style="list-style-type: none"> • Enroll • Add dependent(s) to existing coverage – May add all eligible dependents • Cancel coverage 	Married State and/or UW System employees may not cover each other or Dependents under dual family contracts. They may carry either two single plans or one non-single plan.	1 st of the month following the date of marriage.
	Date of marriage.		
	Last day of the month following receipt of the application.		

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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 / Dependent coverage. If currently enrolled in Spouse / Dependent coverage, new children are automatically covered. 	<p>Remind employee to update beneficiary designation (applies to both State Group Life Insurance and WRS unless otherwise specified).</p> <p>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.</p>	1 st of month on or following 30 days from date of marriage
Individual & Family 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> <p>Remind employee to update beneficiary designation.</p>	1 st of month on or following 30 days from date of marriage
Accidental Death & Dismemberment Insurance	<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
Accident Insurance	<ul style="list-style-type: none"> Enroll 	Married State and/or UW System employees may not cover each other or Dependents under dual family contracts. They may carry either two single plans or one non-single plan.	1 st of the month following the date of marriage.
	<ul style="list-style-type: none"> Add dependent(s) to existing coverage <ul style="list-style-type: none"> – May add all eligible dependents 		Date of marriage.
	<ul style="list-style-type: none"> Cancel coverage 	Remind employee to update beneficiary designation for accidental death & dismemberment provision in the plan.	Last day of the month following receipt of the application.

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Flexible Spending Account (FSA)	<p>Health Care FSA / Limited Purpose FSA</p> <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. <p>Dependent Day Care FSA</p> <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). 	<p>Employee must submit Change of Election form.</p> <p>Employee may only submit claims under the Dependent Day Care FSA for children up to the age of 13.</p>	<p>FSA Event: 1st of month on or following date of marriage</p>
Health Savings Account (HSA)	<ul style="list-style-type: none"> • May add / change / cancel contributions at any time. 	<p>Remind employee to update beneficiary designation.</p>	<p>FSA Event: 1st day of the payroll where the change becomes effective</p>
UW 403(b) Supplemental Retirement Program (SRP)	<ul style="list-style-type: none"> • May add/change/cancel election at any time. 	<p>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.</p> <p>Remind employee to update beneficiary designation.</p>	<p>SAV Event: 1st day of the payroll where the change becomes effective</p>
Wisconsin Deferred Compensation (WDC)	<ul style="list-style-type: none"> • May add/change/cancel election at any time. 	<p>Must set up account through WDC at www.wdc457.org or by sending enrollment form to WDC directly.</p> <p>Remind employee to update beneficiary designation.</p>	<p>SAV Event: 1st day of the payroll where the change becomes effective</p>

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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	<p>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.</p>		
UW Employees, Inc. Life Insurance			
University Insurance Association Life Insurance			
Wisconsin Retirement System (WRS)			