

## Divorce

These qualifying mid-year event election changes are permitted when you get a divorce.

### **Health Care Coverage:**

- You may enroll or change your [plan](#) when coverage is lost under your former spouse's plan. HMO members are required to select a primary care physician.

*Note:* Contact your agency's Benefits Administrator about adding [eligible family members](#).

- You must remove the former spouse. A former spouse is not eligible under your plan even when there is a decree ordering you to provide health care coverage. The former spouse will receive a HIPAA [Certificate of Group Health Care Coverage](#) and an [Extended Coverage Election Notice](#) (COBRA).

*Warning!* There are serious consequences for *not* removing a family member who is no longer eligible. You may be financially responsible for their claims, you may overpay premiums that cannot be refunded, and you may be excluded from health care coverage for up to three years.

### **Medical Flexible Reimbursement Account:**

- You may enroll or increase your election amount to cover a change in [eligible medical expenses](#) when health care coverage is lost under your former spouse's plan.
- You may reduce or cancel your election amount to cover a change in [eligible medical expenses](#).

### **Dependent Care Flexible Reimbursement Account:**

- You may enroll, increase or reduce your election amount to cover a change in [eligible dependent care expenses](#).
- You may cancel your election if you are not the custodial parent.

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

- 1. What documentation is required.** A copy of the final divorce decree naming the former spouse and signed by a judge.
- 2. How to submit the request.** Within 31 days of the day the judge signed the final divorce decree, use [EmployeeDirect](#) or complete a paper [Enrollment Form](#).
- 3. When approved changes take effect.** Changes in *health care coverage* are effective the first of the month following the day the judge signed the final divorce decree. Changes in *flexible reimbursement 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.
- 4. Where to learn more.** Visit [www.dhrm.virginia.gov](http://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.