



New York State Employees – – *Life Changing Events and how do they affect my benefits at work?* The below has been prepared by the Upstate Human Resources Benefits Office. This summary has been prepared for informational purposes only and is subject to change. This summary will not convey, grant or guarantee any benefit(s) or employment right(s).

What is a life changing (qualifying) event?

Some examples are getting married or divorced, having a baby, moving, or death of a spouse or child.

Why is it important to contact your local campus Benefits office when you have a life changing event?

It depends on the event and the changes you will need to make to your benefits.

- **For health insurance purposes you must make changes to your benefits within 30 days of your life changing event to avoid late enrollments and/or higher out of pocket costs.**

NYS--Employees can enroll for insurance or change from individual to family at anytime (unless enrolled in the opt-out program); however, the effective date is dependent upon the reason for the change.

If an employee is enrolled in a family plan, they may add new dependents at any time, however such must be done within 30 calendar days of a qualifying event for the coverage to be effective the date of the event. Proper documentation to prove relationship will be required for NYS employees. If done within 30 calendar days of a qualifying event, the change would be effective the date of the event. The employee would need to contact the Human Resources (HR) Benefits Office (ext. 4-4941). Without prompt notification or without a qualifying event, coverage would start after a 10 week (5 paycheck) waiting period from the date the paperwork is received in HR Benefits office.

For dental and vision benefits, all changes for CSEA-represented employees must be reported to the CSEA Benefit Trust Fund by calling 1-800-323-2732. All changes for UUP-represented employees must be reported to the UUP Benefit Trust Fund by calling 1-800-887-3863. All changes for PEF-represented, NYSPBA-representative and M/C employees must be reported to thru the HR Benefits Office (464-4941).

Verifying/updating beneficiaries (i.e. retirement and/or life insurance) is another important step that needs to be reviewed. You will need to contact your retirement plan by notifying either ERS (1-866-805-0990) or the SUNY ORP (if ORP you will need to contact the vendor you elected TIAA, Fidelity, VOYA or AIG).

If you enrolled in life insurance through your union you will need to contact the carrier as well to change your beneficiary. M/C employee's will need to contact the HR Benefits office (4-4941) to update beneficiaries on M/C Life insurance and UUP represented employees would contact UUP (1-800-887-3863) regarding the free life insurance through them.

Below is a list of life changing events and what you need to do at that time (based on employee's benefits eligible status):

Marriage

- Contact Payroll to change your marital status and possibly your tax withholding.
- Contact the HR Benefits office to change your marital status, possibly change your name add your spouse to your health insurance (and dental and vision) or cancel your coverage, or get information on change of beneficiary (i.e. retirement).
- Update your self-serve account.

Divorce

- Contact Payroll to change your marital status and possibly your tax withholding.
- Contact the HR Benefits office to change your marital status, possibly change your name, remove your ex-spouse (no longer eligible for coverage) from health insurance (and dental and vision) coverage, enroll for coverage, or get information on change of beneficiary (i.e. retirement). **Please note, removing a dependant from NYSHIP coverage could result in an employee going from a family to individual plan which would save you hundreds of dollars a year in premiums.**
- Update your self-serve account.

Birth of a child

- Contact the HR Benefits office to possibly add the baby to your coverage, get information on change/addition of beneficiary (i.e. retirement).

Death of a spouse

- Contact Payroll to change your marital status and possibly your tax withholding.
- Contact the HR Benefits office to change your marital status to widow/widower, remove your deceased spouse or enroll for health, dental and vision coverage, or get information on change of beneficiary. **Please note, removing a dependant from NYSHIP coverage could result in an employee going from a family to individual plan which would save you hundred's of dollars a year in premiums.**
- Update your self-serve account.


Death of a child

- Contact the HR Benefits office to possibly remove your child from health, dental and vision coverage or get information on change of beneficiary (i.e. retirement).

Spouse loses insurance due to leaving employment or gaining insurance due to beginning employment

- Contact the HR Benefits office to possibly remove your spouse, drop or enroll for health, dental and vision coverage.
- **Please note, removing a dependant from NYSHIP coverage could result in an employee going from a family to individual plan which would save you hundreds of dollars a year in premiums.**

Change of address

- Change your address on self serve
- Complete form: http://www.upstate.edu/hr/document/intra/change_address.pdf
- Notify the HR Benefits Office to update your mailing address for benefit purposes (i.e. health insurance).
- If you are a SUNY ORP member and/or have a supplemental retirement savings plan with any of the following approved investment providers, please notify TIAA, Fidelity, VOYA, AIG or NYS Deferred Comp. Plan (457b) directly for mailing purposes.
- **If you are an ERS member, please be sure that your home/ mailing address you have on file with ERS (retirement) is current. If you go to the following ERS website and create an account, you can update your home/ mailing address:** http://www.osc.state.ny.us/retire/retirement_online/customers.php 

Child turning age 26

COBRA paperwork is automatically generated by the NYS Department of Civil Service (CS) in Albany. You will want to watch for enrollment information to arrive at your home. It must be returned to CS in Albany by the deadline indicated. COBRA is full cost of coverage.

Your child would also be eligible to enroll in the Young Adult Coverage which is also at full cost. Information is available at: http://www.upstate.edu/hr/document/intra/young_adult_insurance.pdf

- **Please note, removing a dependant from NYSHIP coverage could result in an employee going from a family to individual plan which would save you hundreds of dollars a year in premiums.**

Changing from a non-benefits eligible position to a benefits eligible position

If you have a change that results in you becoming benefits eligible you will be scheduled to attend the HR Benefits portion of new employee orientation and information will be provided on how to enroll in the various benefits.

Requests for health insurance enrollment changes are processed in accordance with IRS regulations by your campus HR Benefits Office. These requests are subject to review by the NYS Department of Civil Service which may require additional written documentation.

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