

New Page

Making Changes to Your Benefits

You are able to make a mid-year change to your benefits coverage as a result of a Life Status change or Family Status change. In order to make a change, you must complete the following steps **within 30 days of the qualifying event:**

- Notify your campus Human Resources/Benefits Office
- Provide proof of your status change event
- Complete and submit your enrollment or election change

Common Family Status Changes

- Birth or adoption of a child (including stepchildren and legally placed foster children)
- Marriage
- Divorce
- Death of a spouse or dependent
- Change in employment status of a spouse
- Loss or gain of other coverage through a spouse
- Becoming Medicare or Medicaid eligible

The benefits enrollment changes must be consistent with the Family Status change. For example, for birth of a child, you may add the new child to your coverage but not your spouse.

Effective Date of Coverage

The Family Status change must be requested within 30 days of the date of the event. For marriage, birth or adoption of a child, you will have a choice of benefits effective dates: either the date of the event or the first of the next month.

Appropriate documentation, specific to the qualifying event, must be provided to your campus Human Resources/Benefits office before a change in benefits coverage will be granted or approved.

Documentation Required for Family Status Change

Family Status Change	Documentation Required
Birth or Adoption of a child	A copy of the Birth Certificate and/or Confirmation of Birth from the hospital
Child by Adoption or placement for adoption	A copy of the Birth Certificate And official Court Adoption documents
Stepchild	A copy of the Birth Certificate And Marriage Certificate
Legal Guardianship or legally placed foster children	A copy of the Birth Certificate And official Court Documents
Marriage	A copy of the official Marriage Certificate
Divorce	A copy of the final authorized Divorce Decree verifying the parties involved and the date of the divorce and/or official Court Documents
Death	A copy of the Death Certificate

Spouse Gains Other Coverage	Copy of new insurance card
Spouse Loses Other Coverage	Copy of COBRA notification
Dependent Child Loss of Coverage	Copy of COBRA notification
Dependent Becomes Medicaid Eligible	Acceptance Letter from Medicaid and/or copy of Insured's Medicare Card
Dependent Loses Medicaid Eligibility	Notification of coverage loss from Medicaid
Employee Gains Other Coverage	Copy of new insurance card
Employee Loses Other Coverage	Copy of COBRA notification
Survivor remarries	A copy of the official Marriage Certificate
Update Retiree/Survivor Medicare Information	Copy of Medicare Card
Update Spouse Medicare Information	Copy of Medicare Card

Steps for making a Family Status Change

	ADP Institutions	Georgia Institute of Technology	Georgia Regents University	University of Georgia
Step 1	Login to the ADP portal at https://portal.adp.com	Complete the Family Status change form available on-line at http://www.ohr.gatech.edu/benefits/family	Complete the GRU Insurance Change Request Form	E-mail your change request to bnchange@usg.edu ; Information to include in your request is available at http://www.hr.uga.edu/changing-benefits-due-to-life-events
Step 2	Click on the Benefits tab and then on the "My Benefits" link in the middle of the page. Once you are redirected to the Benefits Main Menu, click on the Family Status link. Enter your family status event date and event type and complete the enrollment on-line. Submit your elections once you are finished	Follow the instructions to submit the form and documentation to the Georgia Tech Office of Human Resources	Return the form along with the appropriate documentation to Morgan Chavous, mchavous@gru.edu	Once your request is received, a Human Resources representative will contact you and request documentation of the event
Step 3	Provide a copy of the documentation to your institutional HR/Benefits office	A Total Rewards – Benefits representative will contact you once your form is received		Once your documentation is approved, you will be given a link to enroll in the new coverage on-line
Step 4	Your coverage will be approved once your documentation is submitted and approved by your institutional HR/Benefits office. If you have questions, call the Shared Services Center at 478-240-6500			

Same Sex Marriage Page {http://www.usg.edu/hr/benefits/same_sex_spouse_coverage_information}

Enrollment Information

If you are impacted by the recent Supreme Court decision, Obergefell v. Hodges, you will be able to make a change to your benefits beginning **July 13, 2015**. Employees with a marriage date of June 26th or prior may register a benefits change by following the procedures below based on your institution and by providing documentation of the marriage event no later than **September 1, 2015** for a benefits effective date of June 26th or July 1st.

Premiums must be paid for the entire month if coverage is provided for any portion of the month.

To make a benefits enrollment change, follow the instructions below:

	ADP Institutions	Georgia Institute of Technology	Georgia Regents University	University of Georgia
Step 1	Complete the Family Status Change form (link)	Complete the Family Status change form available on-line at http://www.ohr.gatech.edu/benefits/family	Complete the GRU Insurance Change Request Form (link)	E-mail your change request to bnchange@usg.edu Information to include in your request is available at http://www.hr.uga.edu/changing-benefits-due-to-life-events
Step 2	Fax the form along with your documentation to the Shared Services Center (SSC) secure fax line at 478-240-6414.	Follow the instructions to submit the form and documentation to the Georgia Tech Office of Human Resources	Return the form along with the appropriate documentation to Morgan Chavous, mchavous@gru.edu	A Human Resources representative will contact you and request documentation of the event
Step 3	The SSC will confirm receipt of your documents and your enrollment. If you have questions, call the SSC at 478-240-6500.	A Total Rewards-Benefits representative will contact you once your form is received		Once your documentation is approved, you will be given a link to enroll in the new coverage on-line

*The enrollment form must be completed and submitted, along with the required documentation, no later than **September 1, 2015***

Documentation Required

Marriage Certificate

Same sex marriages that occur after June 26, 2015 will follow the Family Status change procedures already in place. Changes may be made to an employee's benefits as a result of a marriage event. For more information about Family Status changes [click here](#). {link to Family Status change page}

Frequently Asked Questions

1. When will I be able to make a change to my benefits to add my same sex spouse?

Beginning Monday July 13, 2015, you will be able to add your same sex spouse to your coverage. If your marriage occurred prior to or on June 26th, you have until September 1st to register your change and submit the documentation for approval.

2. How do I enroll my same sex spouse in the coverage?

Instructions for adding a same sex spouse to your coverage are available on the USG website at: http://www.usg.edu/hr/benefits/same_sex_spouse_coverage_information.

3. What documentation is required to add a same sex spouse to my coverage?

A copy of an official marriage certificate or marriage license is required as documentation to add your same sex spouse to your coverage.

4. When does the coverage become effective?

If your marriage occurred prior to or on June 26th, you will have a choice of one of the following coverage begin dates: June 26th or July 1st. A full month premium must be paid if coverage is provided for any portion of the month.

5. When will my new spouse receive an ID card?

Your new spouse will receive an ID card approximately two weeks after you complete the enrollment process and your documentation is approved.

6. How are retroactive claims submitted?

Call the BCBSGa Customer Service line at 1-800-424-8950 or Kaiser at 404-261-2590 for information and instructions on filing backdated claims.

7. I am planning on marrying my same sex spouse after June 26th, how do I add him/her to my coverage?

If you married or are planning on marrying your same sex spouse after June 26th, your enrollment will be processed as a Family Status change. Please follow the family status change procedures on the USG HR website to add your spouse to your coverage.

8. What Benefits plans will I be able to enroll my same sex spouse in?

You will have the ability to add your same sex spouse to the health, dental and vision plans if you are enrolled in these plans as an employee. You will be able to make changes to your supplemental life coverage, your accidental

death & disability coverage, and flexible spending accounts and health savings account (if enrolled in the Consumer Choice HSA plan).

9. If I enroll in coverage for my spouse beginning June 26th, do I have to pay the full premium for my spouse for the month of June?

Yes, employees are required to pay a full month premium for coverage for themselves or dependent during any portion of the month.

10. If I am enrolled in the Consumer Choice HSA plan and add my spouse, will I receive additional employer matching contributions in my HSA account?

Employees enrolled in the Consumer Choice HSA plan who add a spouse to the coverage mid-year, will be eligible for additional employer matching contributions after they make the change, up to the family coverage limit (\$750) in the current plan year. Contributions made to the HSA prior to the coverage change are not eligible for retro employer matching contributions.

11. If I am enrolled in the Consumer Choice HSA plan and have already satisfied my deductible, what will happen with the deductible when I add my spouse? If I have already satisfied my out of pocket limit, what will happen when I add my spouse?

If an employee adds a spouse, at the point the spouse is added, the policy then becomes a family plan subject to family deductible and out of pocket maximum. If the employee had already met their deductible or out of pocket, they would have to meet additional deductible or out of pocket since the policy is now a family policy.

Example:

Employee was enrolled in the Consumer Choice HSA individual plan with \$1,500 deductible/\$3,500 out of pocket met. He/she adds spouse effective July 1, 2015. The plan becomes a family plan effective July 1, 2015 and an additional \$1,500 would be added to the maximum deductible and \$3,500 to the maximum out of pocket expenses to satisfy these limits for the year.

12. Can Retirees add a same sex spouse?

Yes. Retirees may add a same sex spouse using the enrollment procedures available on the USG HR website at: http://www.usg.edu/hr/benefits/same_sex_spouse_coverage_information