

Benefits 101—Important Events, Required Action: Marriage, Divorce, Birth, Adoption

Life is full of changes. Here is what you need to do when they happen.

Some key changes in life require you to take action when it comes to your Health and Pension plans. This Benefits 101 addresses some of the more common changes experienced by participants and their families—marriage, divorce, birth and adoption. Here's what you need to do if one of these events happens to you. All Plans referenced in this article refer to the Southern California IBEW-NECA Health, Defined Benefit (DB), Defined Contribution (DC) and Supplemental Unemployment Benefit Plans. Please contact your Plan's Administrator if you are not a Participant in these Plans.

Getting married?

- You must complete a new [Health and Dental Plan Family Account Change Form](#) and provide a copy of your certified **marriage certificate** as soon as possible after the marriage in order to ensure health coverage for your new spouse. Under the Retiree Health Plan, your spouse may be added at the time of enrollment. If you subsequently remarry because of the death of your spouse or divorce, a new spouse will not be eligible for retiree health coverage unless enrolled under this Plan by the end of the second calendar month following the date of the marriage. The only exception to this rule is described below.
- If your new spouse already has health insurance, you should review the rules for coordination of benefits, which govern how each plan will pay for health care claims if both spouses have group health insurance. A retiree should contact the Membership Services Department to obtain information on special rules for Medicare “Double Coverage” and HIPAA Special Enrollment, if applicable.
- For the Active Health Plan's Life Insurance benefit, if you are single and later marry, the beneficiary designation you made will be automatically revoked unless the person you previously named as your beneficiary is the person who becomes your spouse. You should however, complete a new Beneficiary Designation Form for Life Insurance (Active) and death benefits for the Retiree, DB and DC Plans.
- Review the rules for pre-retirement death benefits under the Pension Trust.

Getting divorced?

- The DB and DC Pension Plans have a procedure for reviewing Orders issued by a Court which divide accrued pension benefits and determining whether or not those Orders will be treated as qualified by the Plans. Separate Orders must be filed with each Plan.
- The attorney who drafts the QDRO (Qualified Domestic Relations Order) should request the boilerplate draft QDRO from the Administrative Trust Funds Office.
- You need to provide the Administrative Office a copy of the Judgment in the month it was issued. The office will notify your ex-spouse of any continuing coverage options. You will have to submit a copy of the final divorce decree to finalize changes to your benefits. If you fail to notify the Administrative Office within 60 days and health claims are erroneously paid for someone who is no longer your spouse, you will be liable for repayment of all monies owed to the Plan. In addition, COBRA rights for your former spouse may not be available.
- Upon divorce, your spouse automatically ceases being your beneficiary for life insurance under the Active Health Plan. However, if you do not change your beneficiary designation for the DB and DC Pension Plans, your former spouse could remain the beneficiary of those Plans unless a Court Order requires the beneficiary designation to continue. You will want to review your beneficiary designation for both the DB and DC Plans as well as for the Life Insurance (Active Health Plan) and Death benefit (Retiree Health Plan) in the event of divorce.

Having a Baby? Adopting?

Adding a Dependent Child

The birth or adoption of a child should be a joyful event for your family. At this time, your benefit plans become increasingly vital to your family's wellbeing.

- You must complete a new [Family Account Change Form](#) as soon as possible after the birth or adoption. You must also include a copy of the birth certificate or adoption papers. Dependent children are not eligible to participate in the Retiree Health Plan.
- If you are enrolled in an HMO Plan, it is critical that you enroll your newborn within 30 days of birth. The HMO Plan does not automatically enroll newborns.
- You will want to review your [Beneficiary Designation Form](#) for the [Life Insurance \(Active Health\)](#), and the [DB and DC Pension Plans](#).
- Review the rules for coordination of benefits. Coordination of benefits rules govern who will have the primary coverage for your child if both you and your spouse have group health coverage.
- If you think you might be taking Family/Maternity/Paternity Leave you should take a look at the Family and Medical Leave Act information, in the [Active Health SPD](#) to see how your benefits may be affected. The Family/Maternity/Paternity Leave also affects DB Divesting Service periods - see the [Pension SPD](#) for more information.



IMPORTANT TO REMEMBER!

This information is not shared between the Administrative Office and NEBF, International IBEW, or other entities. Participants will need to update this information for each Plan.

The information provided in this Benefits 101 newsletter is of a general nature only and does not replace or alter the official rules and policies contained in the official Plan documents that legally govern the terms and operation of the Plan. If this Benefits 101 differs in any way from the official Plan documents, the official Plan documents always govern.

Note: The information regarding death benefits through the Southern California IBEW-NECA Pension Plan is valid for retirees with benefit effective dates prior to April 1, 2017.