

Divorce or Legal Separation

Should you and your spouse get a divorce, the following should be considered. As with any status change, you have 31 days after your divorce or legal separation to make adjustments and/or changes to your benefits (see specific effective dates below).

Divorce or legal separation is a "qualifying status change" in terms of your benefits. This means that you can change most of your benefit elections without waiting until the annual NUFlex enrollment period. You will be required to furnish a copy of the divorce decree (for divorce) or court order or separation agreement (for legal separation) to verify the Permitted Election Change Event. Contact your Campus Benefits Office for assistance with any benefit elections.

Below are the benefit changes and effective dates that may be made as a result of a divorce or legal separation.

Medical Insurance

Nebraska:

Divorce

Coverage changes due to a divorce will be effective the first day of the month following the date the divorce decree is final (6 months after date the decree is entered).

Legal Separation

Coverage changes due to a legal separation will be effective the first day of the month following the date of the court order or separation agreement.

Iowa:

Divorce

Coverage changes due to a divorce will be effective the first day of the month following the date the divorce decree is final.

Legal Separation

Coverage changes due to a legal separation will be effective the first day of the month following the date of the court order or separation agreement.

Benefits Changes You May Be Able to Make

x You must cancel your former spouse's and stepchildren's (if applicable) coverage.

x

- x You must cancel your former stepchild coverage.
- x To add coverage for a dependent child that was previously eligible, you must complete an Assurity Life Insurance