

WHAT HAPPENS to your benefits WHEN you divorce?



HARVARD
Human Resources

You have 30 days from the date your divorce is final to make allowable changes to your coverage. Changes will be retroactive to the date your divorce is final. **Click an item below for more details on allowable changes.** Please be sure to read the Frequently Asked Questions and contact Benefits to initiate the process.

[Medical, Dental, and Vision Coverage](#)

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Medical, Dental, and Vision Coverage

- You can remove your former spouse from your coverage **within 30 days** of the date the divorce is final. They will be eligible for up to 36 months of COBRA-like coverage. They cannot be reenrolled.
- If your spouse is enrolled in your coverage when you divorce, they can remain enrolled as an ex-spouse.* If you remove your ex-spouse in the future, they may not be eligible for COBRA-like coverage.
- You cannot change your medical plan coverage option (HMO, POS, etc.).
- You can enroll your children if they were previously covered under your former spouse's plan, and you are required to provide coverage as a condition of your divorce.

* Under federal tax rules, employees will be taxed on the amount Harvard pays for an ex-spouse's medical and/or dental coverage. For more details, visit [HARVie](#) for more information.

Life Insurance Coverage (Supplemental and Dependent*)

- Your spouse life insurance will end as of the date of your divorce.
- You can enroll in or increase your supplemental life insurance coverage without approval if you do so **within 30 days** of the date of your divorce. You can enroll in or increase at any other time with approval from the carrier.
- You can enroll in child life insurance coverage at any time without approval from the carrier.
- You can change your life insurance beneficiaries online at any time by going to the [MetLife Portal](#).

*You must be enrolled in supplemental life insurance to elect dependent life insurance.

Long Term Disability (LTD) Coverage

- You can enroll **within 30 days** of the date of your divorce without approval from the carrier. You can enroll at any other time with approval.
- You will be subject to a 12-month pre-existing condition exclusion for conditions existing prior to your enrollment date. Please go to [HARVie](#) for more details.
- You can cancel your LTD coverage at any time by contacting Benefits. If you cancel your coverage and want to reenroll later, approval from the carrier may be required.

Flexible Spending Accounts (FSA)

Health and Limited Purpose FSA

- You can decrease or cancel your health or limited purpose FSA because your ex-spouse is not a federally qualified dependent for health insurance purposes.
- You can enroll in or increase your FSA election if you are newly enrolling your dependent children in health coverage.

Dependent Care FSA

- You can enroll in or increase your dependent care FSA election if you are now responsible for your dependent children's care.
- You can decrease or cancel your dependent care FSA election if you are no longer responsible for your dependent children's care.

FSA elections do not carry over into the next calendar year. If you wish to enroll for the next calendar year, you must do so during the annual open enrollment period which typically takes place in October/November with changes effective on January 1 of the upcoming year.

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Health Savings Account (HSA)

- You can make changes to your HSA election at any time by contacting Benefits. In most cases changes will be effective the first of the month following the submission date of your new election.

MetLife Legal Plans

- Changes to the legal plan can only be made during the annual open enrollment period which typically takes place in October/November with changes effective on January 1 of the upcoming year.

Allstate Identity Theft Protection

- You cannot enroll in nor cancel the identity theft protection plan until the annual open enrollment period which typically takes place in October/November with changes effective on January 1 of the upcoming year. However, if your ex-spouse is your only dependent, you can change from family coverage to individual coverage **within 30 days** of the date of your divorce.

Retirement Benefits and Beneficiaries

- Call the Harvard University Retirement Center (HURC) at 1-800-527-1398 for information on updating your retirement plan beneficiaries.

Next Steps

1. Contact Benefits within 30 days of your divorce date to provide a copy of your divorce Nisi or Certificate Absolute.
2. A packet will be mailed to the home address listed in PeopleSoft.
3. Return the completed forms to Benefits within 30 days of your divorce date. If you are adding your children to your coverage, you will need to include a copy of the divorce agreement showing you are now responsible for providing coverage, and a copy of their birth certificate.

Important Information

- If you remove your ex-spouse from coverage, you cannot reenroll them in the future.
- Changes and supporting documentation must be submitted within 30 days of the date the divorce is final. Changes will be effective as of the divorce date. You will be reimbursed for overpaid premiums if moving from family coverage to individual or employee + child.
- Go to [HARVie for plan information](#), including rates.

Reminders and Contact Information

- All supporting documentation and changes must be submitted **within 30 days** of the date the divorce is final.
- HUGHP's adult primary care provider network is limited to HUHS and Atrius Health Network. HUGHP's pediatric primary care network is limited to Atrius Health, Mount Auburn Pediatrics, and BCBS HMO Blue Network pediatricians and family medicine practitioners in Massachusetts. Go to the [HUGHP website](#) for more information.
- If you have questions about What Happens When, contact Harvard University Benefits at 617-496-4001, or by email at benefits@harvard.edu. Phones are open Mondays, Tuesdays, Thursdays, and Fridays from 9:00am to 5:00pm and Wednesdays from 10:30am to 5:00pm.

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Frequently Asked Questions

I want to remove my ex-spouse from my health coverage. What sort of documentation do I need to provide?

You will need to submit a copy of the Certificate of Divorce Absolute or Judgment of Divorce Nisi. You must submit the supporting documentation and enrollment change forms within **30 days of the divorce date**. Please note, in Massachusetts, your divorce is final after 90 days have passed from the filing of the Judgment of Divorce Nisi.

Can I keep my ex-spouse enrolled in my coverage?

If your ex-spouse is enrolled in coverage at the time of your divorce, they may continue coverage under Harvard's medical, dental, and vision plans until you remarry. However, per federal income and employment tax rules, if your ex-spouse is not your tax dependent for health coverage purposes, then the fair market value of the ex-spouse's medical coverage will be added to (imputed into) your gross income and wages. Additionally, their portion of the monthly premium for the medical and vision coverage will be taken from your paycheck on an after-tax basis. For more information refer to the [Benefits Eligibility – Special Situations Overview](#) on HARVie.

I was covered under my spouse's health coverage. Can I enroll in Harvard's coverage?

A divorce itself does not allow you to enroll in the Harvard-sponsored coverage. However, if you (and any eligible dependents) lose coverage under your ex-spouse's plan, you may enroll in the Harvard-sponsored coverage as of the date your previous coverage ended. You will need to submit proof that your coverage has ended. The proof of loss of coverage must indicate the date the coverage ended, the type of coverage (medical, dental, etc.), and names of participants losing coverage. You must complete the enrollment process within 30 days from the loss of coverage date. Refer to [What Happens When You or Your Dependents Lose Coverage Elsewhere](#) on HARVie for more details.

Can I enroll in or make changes to my health Flexible Spending Account (FSA)?

You can make the following changes to your health FSA enrollment:

- You can enroll in or increase your health FSA if you are enrolling in the Harvard-sponsored coverage.
- You can decrease or stop your health FSA to reflect the loss of your spouse's eligibility.

Note: You cannot reduce your election below your contributions to-date. FSA elections do not carry over to the next calendar year. If you wish to enroll in an FSA for the next calendar year, you will need to do so during the annual Open Enrollment period which typically takes place in October/November with changes effective the upcoming January 1.

Can I enroll in or make changes to my Dependent Care FSA?

You can make the following changes to your Dependent Care FSA enrollment:

- You can enroll in or increase your Dependent Care FSA if you have newly eligible dependents.
- You can cancel or decrease your current election only if your qualified dependents will no longer reside with you.

Note: You cannot reduce your election below your contributions to-date. FSA elections do not carry over to the next calendar year. If you wish to enroll in an FSA for the next calendar year, you will need to do so during the annual Open Enrollment period which typically takes place in October/November with changes effective the upcoming January 1.

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Can I enroll in or increase my Supplemental Life Insurance?

You can enroll in or increase your coverage at any other time by submitting a Statement of Health form to MetLife for approval. However, if you make your election within 30 days of the date of your divorce, you can enroll in or increase your Supplemental Life Insurance with automatic approval up to the highest multiple of your salary that does not exceed \$1,500,000 (coverage above that amount will require approval from MetLife).

Can I enroll in or cancel Dependent Life Insurance?

You can make the following changes:

Dependent Child Life Insurance:

- You can elect \$5,000 or \$10,000 of coverage for your dependent children at any time without approval from MetLife.
- You can cancel your dependent child life insurance coverage at any time by sending a written request to the Benefits office.

Spouse/Domestic Partner Life Insurance:

- You must cancel your Spouse/Domestic Partner Life Insurance coverage because your ex-spouse is not eligible for this benefit.

Can I change my life insurance and retirement plan beneficiary?

Yes. You can change your beneficiaries at any time. If you want to update your beneficiaries, refer to the [Designating/Updating Beneficiaries Instruction Sheet](#) on [HARVie](#).

Is there anything else I should do at this time?

You should confirm that your mailing address is accurate in PeopleSoft and that your tax withholdings are updated to reflect your recent change in status. You should contact your local Human Resources office to update your PeopleSoft profile (including your name, if applicable).