

Life Event Series: Getting Divorced - FAQs



Q. I just got divorced. How can I remove my ex-spouse from my health plan(s)?:

A. You have **31 days** from the date of the divorce to make changes. Your ex-spouse's coverage will end on the first of the following the date of your divorce.

Q. Can my ex-spouse continue his or her health coverage?:

A. No. An ex-spouse is not considered an eligible dependent and cannot remain covered under your plan. However, he or she can continue coverage through COBRA for up to 36 months. To receive COBRA benefits, you or your ex-spouse must notify Risk Management and Insurance within 60 days of the divorce and provide your ex-spouse's current address.

Q. Can my child(ren) and/or stepchild(red) continue to be covered under my plan?:

A. Your natural child(ren) can remain covered under your plan, but your stepchild(ren) cannot remain covered under your plan.

Q. If a divorce is not reported to Risk Management and Insurance in a timely manner, what will happen?:

A. You or your ex-spouse could be responsible for any bills incurred from the time the divorce is final. Also, your ex-spouse may miss the 60-day cutoff for COBRA continuation of coverage. Additionally, enrolling dependents who are not eligible under the plan is considered fraud and may be subject to disciplinary action.

Q. If I lose coverage under my spouse's insurance due to my divorce, what are my options?:

A. If you lose coverage due to a divorce, you may enroll in a PCS-sponsored health plan within **31 days** of the divorce. You may also wait and enroll during Annual Enrollment, which occurs each year in the fall with an effective date of January 1.

Q. Can I continue to carry a Life Insurance Policy on my ex-spouse?:

A. No, your ex-spouse is ineligible.

Q. How do I change my life insurance and retirement beneficiary(ies)?:

A. You may change your beneficiaries by completing an [Enrollment and Change Form](#) and sending it to Risk Management and Insurance. A separate Florida Retirement System Beneficiary Designation Form is available in Risk Management and Insurance. For your individual Tax Deferred Annuity (TDA) plan, you will need to contact your specific retirement plan vendor to obtain the correct form. Obtain an Enrollment and Change Form from the [Risk Management Benefit Forms Webpage](#) or from your work location Secretary.

Q. I am having a hard time coping with my divorce. Is there somewhere I can get assistance for myself and my family?:

A. Yes. Through our [Employee Assistance Program \(EAP\)](#), you are allowed eight free visits with a counselor for yourself and family members living in your household, even if you do not have PCS health coverage. Please call 1-800-848-9392 for more information.

Q. Checklist to Follow?:

A.

- Submit your completed [Enrollment and Change Form](#) and a copy of your divorce decree within **31 days** of your divorce to Risk Management and Insurance.
- Remove your ex-spouse from your insurance.
- Update your beneficiary designations, including retirement plan beneficiaries.
- Update your address with Personnel, using the Employee Self Service Portal.

For more information, please contact the Benefits Team at 727-588-6197