

Getting Married Frequently Asked Questions

Q. I just got married and want to add my new spouse and/or stepchildren to my health insurance. What do I need to do?

A. If you decide to add your spouse and/or stepchildren to your health insurance plan(s), you must do so within **31 days** of the date of your marriage. If you are adding eligible dependents to your plan, your coverage may change to two person or family. If this occurs, your premiums will increase. Please note, you may have to pay additional premiums due to summer premium requirements and to collect one month of premium in advance. Rates are listed online at www.pcsb.org/risk-benefits or contact Risk Management and Insurance at 727-588-6197.

Q. Which spouse's health insurance should we choose?

A. When deciding which health insurance plan to choose, you must either:

- Add your spouse and/or stepchildren to your PCS plans; or
- Cancel your PCS coverage to enroll under your spouse's plan; or
- Enroll or remain in separate health insurance plans.

In addition to comparing premiums, also consider:

- The differences in deductibles and copayments, including those for prescriptions;
- The differences in services offered; and
- Whether your or your spouse's regular physician is participating in either plan.

Q. I just got married. Can I cancel my insurance?

A. Yes, you can cancel your insurance. You will need to complete the [Enrollment and Change Form](#) and provide a copy of your marriage certificate to Risk Management and Insurance **within 31 days of your marriage**.

Q. Will I receive a Board Contribution if I cancel my medical insurance?

A. Yes. If you do not purchase medical insurance through PCS, you may receive a credit of up to \$75 per pay period toward the purchase of supplemental insurance such as dental, vision, AD&D, and/or short- or long-term disability, and the hospital confinement plan. Up to \$25 of remaining credits can be deposited in a Healthcare FSA. This election is not automatic; you must enroll to receive benefits. See the [BeneFlex Guide](#) for details.

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

A. For life insurance, obtain an [Enrollment and Change Form](#) from your school or department secretary or online. Fill out the top portion and the beneficiary section. A separate Florida Retirement System Beneficiary Designation Form is available from Risk Management and Insurance. If you have an individual Tax Deferred Annuity(TDA) plan, contact your retirement plan vendor to obtain the correct form.

Q. Do I need to wait until I get my new Social Security card?

A. No. You only need to provide a copy of your marriage certificate.

Q. What happens if I miss getting my information to Risk Management within the 31 days required to make a change?

A. You will have to wait until the Annual Enrollment period (for coverage effective the following January 1) or within 31 days of another qualified change in status event.

Checklist

- ✓ Submit your completed Enrollment and Change Form and your marriage certificate to Risk Management and Insurance **within 31 days** of getting married
- ✓ Review the PCS premiums and benefits and compare them to your spouse's benefits
- ✓ Evaluate your life insurance coverage
- ✓ Update your beneficiary designations with the District and with the Florida Retirement System (FRS)
- ✓ Contact your Tax Deferred Annuity (TDA) representative to update your beneficiary designations
- ✓ Update your name, address, marital status, tax withholdings, and emergency contact information