

## Information for Employees Who Marry With Insurance

Congratulations! A marriage is such a happy occasion. Best wishes are extended to you and your future spouse. I am sure that your health benefits are the furthest thing on your mind right now, unfortunately, your Health Benefits should be on your checklist of things to do. If you plan on adding your spouse to your current coverage, there is a specific window of time to do so with your Health Benefits. Please read this information carefully. In addition, if you are perhaps terminating your coverage with Sussex-Wantage Regional Schools and going onto your spouse's coverage, I need a copy of your current insurance coverage for "Proof of Insurance". Once "Proof of Insurance" is received your coverage will be terminated as of your date of marriage.

### Adding Spouse to Your Current Coverage: Horizon Blue Cross Blue Shield Requires:

- Copy of your marriage certificate to show spouse name and date of marriage. Your marriage is a qualifying event and coverage will begin on the date of marriage.
- Horizon Blue Cross Blue Shield gives you 60 days to supply the marriage certificate and enroll your spouse according to their qualifying event guidelines. If 60 days expires and you do not supply the marriage certificate, you will need to wait until our next open enrollment period to add your spouse onto your coverage.

Example: Date of marriage November 7th. Horizon Blue Cross Blue Shield must receive your marriage license by **January 6th** in order to add your spouse to your current coverage as a qualifying event. Otherwise, you will need to wait until our next open enrollment.

- You will also be required to fill out a new Participation form and an enrollment form to add your spouse.
- If you participate with Delta Dental or Superior Vision their guidelines are the same as Horizon Blue Cross Blue Shield. You will also need to fill out an enrollment form as well.
- If you need any enrollment forms, contact Nancy Sisto @ [nsisto@swregional.org](mailto:nsisto@swregional.org) and she will email or interoffice the enrollment forms to you.
- Once you have a copy of your marriage license and enrollment form(s), send them to Nancy Sisto at the BOE Office. Nancy will submit all information to the insurance carriers.
- Please note: If your insurance coverage is in your maiden name - it will not be changed until you have submitted a copy of your driver's license or social security card showing your new married name.

### Sussex Wantage Regional Schools: Changing Permanent Record Systems:

- Aesop, Realtime, CDK, Payroll - you must submit a copy of your new driver's license or social security card showing your married name. Once a copy is received, all permanent records will be updated with your married name. New badges will also be issued at this time as well.
- Once you have a copy of your new driver's license or social security card, send them to Nancy Sisto at the BOE Office. Once received Nancy will see that all the permanent record systems are updated.