

LIFE EVENTS THAT CAN AFFECT YOUR BENEFITS

Updated Spring 2015

Getting Married or Adding a Domestic Partner

TYPE OF BENEFIT	CHANGES YOU MAY WANT TO CONSIDER...	HOW TO MAKE THE CHANGE
Medical and Dental		
	<ul style="list-style-type: none"> ◆ Adding coverage for your new spouse to your medical, dental plans. ◆ You may not change medical plans (for example, from Empire to HIP). This can only be done during the month of December. ◆ Domestic partners are eligible for medical coverage, pending approval of domestic partner application. Dental is not available for CSEA domestic partners. 	<p>Within 31 days of getting married:</p> <ul style="list-style-type: none"> ◆ Complete and send Name/Address form 2167-HR-1203 to the Department of Human Resources ◆ Contact Human Resources for the appropriate health/dental change forms ◆ Send copy of spouse/DP birth certificate ◆ Send copy of marriage certificate ◆ Send a copy of employee and spouse/DP social security card reflecting the new marriage name.
Life Insurance		
	<ul style="list-style-type: none"> ◆ Changing the beneficiary for your Basic Life Insurance/AD&D Insurance 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*
Retirement Plan		
Teacher Retirement; Employee Retirement	<ul style="list-style-type: none"> ◆ Changing the beneficiary for these accounts ◆ Changing your address for these accounts 	<p>Contact your appropriate retirement system:</p> <ul style="list-style-type: none"> ◆ TRS, 1-800-356-3128 www.nystrs.org ◆ ERS, 1-866-805-0990 www.osc.state.ny.us ◆ or call the Department of Human Resources to request forms.
OTHER		
Annuity Plan (403B) NYS 457G Deferred Comp Vested Sick/ Vacation/ Unpaid Salary	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account ◆ Changing the beneficiary for this account ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Contact your annuity agent to make the change. ◆ Call Nationwide-1-800-422-8463. ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*

Having a Baby or adopting a Baby

TYPE OF BENEFIT	CHANGES YOU MAY WANT TO CONSIDER...	HOW TO MAKE THE CHANGE
Medical and Dental		
	<ul style="list-style-type: none"> ◆ Adding coverage for your new dependent(s) to your medical, dental plans. ◆ You may not change medical plans (for example, from Empire to HIP). This can only be done during the month of December. 	<p>Within 31 days of adopting or giving birth:</p> <ul style="list-style-type: none"> ◆ Contact Human Resources for the appropriate health/dental change forms. ◆ Send copy of the birth certificate. ◆ Send copy of social security card. ◆ Send a copy of court papers in the event of adoption.
Life Insurance		
	<ul style="list-style-type: none"> ◆ Changing the beneficiary for your Basic Life Insurance/ AD&D Insurance 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*
Retirement Plan		
Teacher Retirement; Employee Retirement	<ul style="list-style-type: none"> ◆ Changing the beneficiary for these accounts 	<p>Contact your appropriate retirement system:</p> <ul style="list-style-type: none"> ◆ TRS, 1-800-356-3128 www.nystrs.org ◆ ERS, 1-866-805-0990 www.osc.state.ny.us ◆ or call the Department of Human Resources to request forms.
OTHER		
Annuity Plan (403B)	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Contact your annuity agent to make the change.
NYS 457G Deferred Comp	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Call Nationwide-1-800-422-8463.
Vested Sick/Vacation/ Unpaid Salary	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*
Flex Plan		
		<ul style="list-style-type: none"> ◆ Contact Human Resources for further information

Getting Divorced

TYPE OF BENEFIT	CHANGES YOU MAY WANT TO CONSIDER...	HOW TO MAKE THE CHANGE
Medical and Dental		
	<ul style="list-style-type: none"> ◆ You must remove your former spouse from your medical and dental plans. ◆ You may not change medical plans (for example, from Empire to HIP). Your former spouse will receive information on continuing their coverage through COBRA. ◆ Changing your name 	<p>Immediately following your divorce:</p> <ul style="list-style-type: none"> ◆ Contact Human Resources for the appropriate health/dental change forms. ◆ Send a copy of the first and last page of your divorce papers, and your ex-spouse's mailing address. ◆ Complete and send Name/Address form 2167-HR-1203 to the Department of Human Resources.
Life Insurance		
	<ul style="list-style-type: none"> ◆ Changing the beneficiary for your Basic Life Insurance/AD&D Insurance 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*
Retirement Plan		
Teacher Retirement; Employee Retirement	<ul style="list-style-type: none"> ◆ Changing the beneficiary for these accounts 	<p>Contact your appropriate retirement system:</p> <ul style="list-style-type: none"> ◆ TRS, 1-800-356-3128 www.nystrs.org ◆ ERS, 1-866-805-0990 www.osc.state.ny.us ◆ or call the Department of Human Resources to request forms.
OTHER		
Annuity Plan (403B)	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Contact your annuity agent to make the change.
NYS 457G Deferred Comp	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Call Nationwide-1-800-422-8463.
Vested Sick/Vacation/ Unpaid Salary	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*

Removing a Dependent

Benefit tip:

When would you remove a dependent child or domestic partner from your benefit coverage?
Some examples are when your covered child:

- ◆ Is no longer supported by you. For example, when your dependent child moves out and is not a student, marries, or when you are not responsible for your dependent as a result of divorce.
- ◆ No longer meets the age requirement for coverage under a specific plan as described by your insurance plan
- ◆ Is no longer a full-time student

TYPE OF BENEFIT	CHANGES YOU MAY WANT TO CONSIDER...	HOW TO MAKE THE CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ Removing a dependent from your medical and dental coverage. ◆ You may not change medical plans (for example, from Empire to HIP). ◆ Your former spouse will receive information on continuing his or her coverage through COBRA. 	<ul style="list-style-type: none"> ◆ As soon as possible after your family status changes. ◆ Contact Human Resources for the appropriate health/dental change forms.
Life Insurance	<ul style="list-style-type: none"> ◆ Changing the beneficiary for your Basic Life Insurance/ AD&D Insurance 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*
Retirement Plan		
Teacher Retirement; Employee Retirement	<ul style="list-style-type: none"> ◆ Changing the beneficiary for these accounts 	Contact your appropriate retirement system: <ul style="list-style-type: none"> ◆ TRS, 1-800-356-3128 www.nystrs.org ◆ ERS, 1-866-805-0990 www.osc.state.ny.us ◆ or call the Department of Human Resources to request forms.
OTHER		
Annuity Plan (403B)	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Contact your annuity agent to make the change.
NYS 457G Deferred Comp	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Call Nationwide-1-800-422-8463.
Vested Sick/Vacation/ Unpaid Salary	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*

A Dependent Dies

Benefit tip:

Your dependents can be your legally married spouse/domestic partner and eligible dependent children.

IMPORTANT steps to take within 31 days of your dependent's death:

Notify the Nassau BOCES Human Resource Department.

TYPE OF BENEFIT	CHANGES YOU MAY WANT TO CONSIDER...	HOW TO MAKE THE CHANGE
Medical and Dental		
	<ul style="list-style-type: none"> ◆ Removing a dependent from your medical and dental coverage. ◆ You may not change medical plans (for example, from Empire to HIP). This can only be done during the month of December. ◆ Your former spouse will receive information on continuing his or her coverage through COBRA. 	<p>Within 31 days of your dependent's death:</p> <ul style="list-style-type: none"> ◆ Contact Human Resources with the name and address, date of death, social security number of the deceased. ◆ Send a copy of the death certificate. ◆ Contact Human Resources for the appropriate health/dental change forms.
Life Insurance		
	<ul style="list-style-type: none"> ◆ Changing the beneficiary for your Basic Life Insurance/ AD&D Insurance 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*
Retirement Plan		
Teacher Retirement; Employee Retirement	<ul style="list-style-type: none"> ◆ Changing the beneficiary for these accounts 	<p>Contact your appropriate retirement system:</p> <ul style="list-style-type: none"> ◆ TRS, 1-800-356-3128 www.nystrs.org ◆ ERS, 1-866-805-0990 www.osc.state.ny.us ◆ or call the Department of Human Resources to request forms.
OTHER		
Annuity Plan (403B)	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Contact your annuity agent to make the change.
NYS 457G Deferred Comp	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Call Nationwide-1-800-422-8463.
Vested Sick/Vacation/ Unpaid Salary	<ul style="list-style-type: none"> ◆ Changing the beneficiary for this account 	<ul style="list-style-type: none"> ◆ Download/complete/return the Beneficiary Form to the Dept. of Human Resources.*

Taking a Leave: The Family and Medical Leave Act (FMLA)

Benefit tip:

Discuss taking unpaid leave under the Family and Medical Leave Act with your supervisor.

Keep in mind that the rules for a 12-week Family and Medical Leave are complex. If you are thinking of taking a Family and Medical Leave and need information regarding eligibility requirements, contact Patricia Hines in the Department of Human Resources.

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ Your contributions for coverage, if any, will be deducted from your paycheck as long as you receive one. You will be responsible for the full premium cost when your FMLA expires. ◆ After your eligibility is confirmed, the Human Resource Department will contact you regarding your options. ◆ You may not change medical plans (for example from Empire to HIP)
Life Insurance	<ul style="list-style-type: none"> ◆ Your contributions for coverage, if any, will be deducted from your paycheck as long as you receive one. You responsible for the full premium cost if you wish to continue coverage.
Retirement Plan	<ul style="list-style-type: none"> ◆ Participation in these plans continues while receiving a paycheck, but contributions stop when you cease to receive a paycheck until you return to work. When contributions cease, no service credit is accumulated.
Teacher Retirement Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ Participation in these plans continues while receiving a paycheck, but contributions stop when you cease to receive a paycheck until you return to work.
Annuity Plan (403B)	
NYS 457G Deferred Comp Flex Plan	

Taking a Leave: Medical, Child Care, Education

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ You are responsible for the full premium cost. ◆ You may not change medical plans (for example from Empire to HIP) ◆ The Human Resource Department will contact you regarding your options.
Life Insurance	<ul style="list-style-type: none"> ◆ You will be responsible for the full premium cost if you wish to continue coverage.
Retirement Plan	<ul style="list-style-type: none"> ◆ Contributions stop when you cease to receive a paycheck until you return to work.
Teacher Retirement Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ Participation in these plans continues while receiving a paycheck, but contributions stop when you cease to receive a paycheck until you return to work.
Annuity Plan (403B) Flex Plan	

Taking a Leave: Military Leave

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ Coverage ends on the last day of the month your leave begins. You will receive information on continuing your health benefits. The government covers you but may not cover your dependents. If your dependents are not covered, they may continue their enrollment while you are on a military leave at the full premium cost to you. When you return to BOCES, you will re-enroll with new forms.
Life Insurance	<ul style="list-style-type: none"> ◆ Coverage ends on the last day of the month you leave begins. If you return to work on the first day of the month, you are covered for that month, otherwise you will begin coverage on the first of the next month.
Retirement Plan	<ul style="list-style-type: none"> ◆ Participation in these plans continues but contributions stop when you cease to receive a paycheck until you return to work.
Teacher Retirement Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ Participation in these plans continues but contributions stop when you cease to receive a paycheck until you return to work.
Annuity Plan (403B) Flex Plan	

If You Die in Service

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ Empire health coverage continues for your dependent(s) for three months at no cost. Thereafter, they have the option of continuing health coverage under COBRA regulations. HMO coverage ends the last day of the month in which the enrollee died. ◆ Dental coverage is offered under the COBRA regulations.
Life Insurance	<ul style="list-style-type: none"> ◆ The Department of Human Resources will send a statement of claim/request for payment form, surviving spouse information, statement of claim/request for payment form and a request an original copy of the death certification to your beneficiary upon BOCES notification of your death.
Retirement Plan	<ul style="list-style-type: none"> ◆ Participation in these plans ends. There may be a death benefit payable to your beneficiary(ies).
Teacher Retirement Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ Participation ends. ◆ Participation ends. ◆ Participation ends. ◆ Payment will be made to the beneficiary of these monies.
Annuity Plan (403B)	
NYS 457G Deferred Comp	
Flex Plan	
Vested Sick/Vacation/ Unpaid Salary	

Retirement from Nassau BOCES

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ Health coverage continues. You will receive information regarding your health coverage. Your premium must be received in the Department of Human Resources by the first of the month for which you are paying. If you will be receiving a pension and are enrolled in the New York State Health Insurance Program, you will be required to send your payment to Human Resources until that portion is automatically deducted from your pension. All other retired enrollees will continue to pay BOCES directly. At age 65, you and/or your spouse is required to enroll in Medicare Part B. After submitting a copy of your Medicare card reflecting Part B coverage, BOCES will reimburse you for its cost. ◆ You have the option of continuing your dental coverage for a maximum of 58 months under the COBRA regulations. You will receive information regarding retiree dental coverage. ◆ Dental Retiree plan.
Life Insurance	<ul style="list-style-type: none"> ◆ You will be contacted directly by the life insurance agent.
Retirement Plan	<ul style="list-style-type: none"> ◆ Participation in these plans ends unless you continue employment with another public agency. If you are filing for service retirement upon leaving BOCES, service retirement application must be sent to the retirement system no later than 30 days and no more than 90 days prior to your date of retirement.
Teacher Retirement Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ Participation ends. ◆ Participation ends. ◆ Participation ends.
Annuity Plan (403B)	
NYS 457G Deferred Comp	
Flex Plan	

Elimination of Position

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ Health coverage ends on the last day of the month you are eliminated except for full-time NABCOT members. This group will have their health benefits extended for 4 months at no cost. ◆ Dental coverage ends on the last day of the month. You will receive information on continuing your health benefits and dental benefits through COBRA.
Life Insurance	<ul style="list-style-type: none"> ◆ Coverage ends on the last day of the month in which you are eliminated.
Retirement Plan	<ul style="list-style-type: none"> ◆ Contribution to your plan ends unless you continue employment with another public agency. Unless you make a withdrawal from your account, your membership will remain active up to 7 years after you were last reported to the system.
Teacher Retirement Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ For all these benefits, participation ends. If you return to work for BOCES, you will have to complete new forms.
Annuity Plan (403B)	
NYS 457G Deferred Comp	
Flex Plan	

Ending Employment with Nassau BOCES

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ Coverage ends on the last day of the month you terminate. You will receive information on continuing your health benefits through COBRA.
Life Insurance	<ul style="list-style-type: none"> ◆ Coverage ends on the last day of the month in which you end employment.
Retirement Plan	<ul style="list-style-type: none"> ◆ Participation in these plans ends unless you continue employment with another public agency.
Teacher Retirement	
Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ For each of these benefits, participation ends.
Annuity Plan (403B)	
NYS 457G Deferred Comp	
Flex Plan	

Getting Rehired at Nassau BOCES

TYPE OF BENEFIT	HOW YOUR BENEFITS WILL CHANGE
Medical and Dental	<ul style="list-style-type: none"> ◆ You have the option of beginning health coverage on your rehire date or the first day of the following month you are rehired. ◆ Dental coverage begins on the first day of the following month in which you are rehired.
Life Insurance	<ul style="list-style-type: none"> ◆ Coverage begins on the first day of the following month in which you are rehired.
Retirement Plan	<ul style="list-style-type: none"> ◆ Contributions automatically resume unless you withdrew your contributions.
Teacher Retirement	
Employee Retirement	
OTHER	<ul style="list-style-type: none"> ◆ For both these benefits, if you return to work for BOCES, you will have to complete new forms. ◆ Eligible to enroll during the next open enrollment period.
Annuity Plan (403B)	
NYS 457G Deferred Comp	
Flex Plan	