



**CARROLL
INDEPENDENT SCHOOL DISTRICT**

**What should be considered
after a life changing event?**

A life changing event can be defined as occurrence that alters a person's life or circumstances in a substantial way.

For the purposes of this document we will confine our discussions to the following events:

- Marriage
- Divorce
- Birth or adoption of a child
- Loss of health insurance
- Death of a family member
- Has a child "aged out" for insurance purposes

Things to *consider* if one of these events occurs:

- Changing your legal name
- Federal tax exemptions, dependents or status (W-4)
- Direct deposit bank account / saving accounts / or other financial accounts
- Change in mailing address
- Change in beneficiary for life insurance or Teacher Retirement System, etc.
- Change your health insurance dependent listing
- If your name changes on your Social Security card, you **MUST** change and update your W-4.

MARRIAGE

Please consider

- Name change
 - If a name change has occurred, obtain an updated Social Security card, driver's license, and photo ID's such as the employee ID badge. Once your name has been changed on your Social Security card, you must also submit an updated W-4.
- Form W-4
 - Name change on Social Security card - must update W-4
 - May change number of dependents -- Spouse or children (as a result of marriage)
 - May change withholding status to
- Beneficiary change for:
 - TRS account and life insurances / financial institutions
- Change mailing address with the Personnel Department, if you have moved.

- Change bank account information for direct deposit with the Payroll Department, if you have opened a new account.
- Add dependent(s) to your health and ancillary insurance plans.
 - Spouse and/or new dependent (child) through marriage.

DIVORCE

Please consider

- Name change
 - If name change has occurred, obtain an updated social security card, driver's license, and photo ID's such as your district ID badge.
- Form W-4 - at your discretion:
 - May change number of dependents
 - May change status of W-4
 - May change beneficiary on TRS account and life insurance policies
 - Change your mailing address with the Personnel Department, if you have moved.
 - Change your direct deposit banking information with the Payroll Department, if your bank account has changed.
 - Drop your spouse or dependent (child through marriage) from your health and ancillary insurance plans.

BIRTH / ADOPTION

Please consider

- Change in beneficiary information for life insurance and TRS account.
- Add new dependent(s) to your health and ancillary insurance plans.
 - TRS ActiveCare provides coverage for a newborn child of a covered employee for the first 31 days after the date of birth. **Do not miss this window of opportunity to add your child to health insurance, as TRS will not allow any additions after that 31 day window.**
 - TRS ActiveCare guidelines for adding a new child, see the following internet path.
 - CISD website / Departments / Financial Services / Payroll & Benefits / TRS ActiveCare Enrollment Guide.
- Form W-4, if needed.

LOSS OF HEALTH INSURANCE

Please consider

- Complete an insurance enrollment form with the Payroll Department within 30 days of a potential qualifying event.
 - For example, if you were covered by your spouse and they lose their insurance coverage, you **MAY** be able to enroll yourself and/or your family due to a life changing event.
 - **This must be done within the 30 day open window.**
- Has your child/dependent turned age 26? If so, they will no longer be eligible for health insurance coverage on your plan. You will need to notify the district payroll office to have them removed from your plan.
- A child (age 26 or over) of a covered employee, may be eligible for dependent coverage, provided that the child is either mentally or physically incapacitated to such an extent to be dependent on the employee on a regular basis as determined by TRS, and meets other requirements as determined by TRS. Note: The employee (and the dependent's attending physician) must complete a Request for Continuation of Coverage for Handicapped Child form and Attending Physician's Statement to provide satisfactory proof of the disability and dependency. The forms are available on the TRS-ActiveCare website at www.trsactivecare.aetna.com and **must be submitted no later than 30 days after the date the child turns 26**. To avoid any gap in coverage, the form must be submitted and approved prior to the end of the month the child turns 26.

DEATH OF A FAMILY MEMBER

Please consider

- Change the beneficiary information on your TRS account and life insurance plans, if the member was named.
- Form W-4 - if needed
- If you have moved, change your mailing address with the Personnel Department.
- Drop a dependent from your health insurance plan, if they were a named dependent.

Remember Carroll ISD Personnel and Payroll Department staff members are here to assist with these changes, should you decide they are needed.

FORMS

The following forms can be found on the district website on the Payroll & Benefits page. They are attached to this document for your convenience.

- Personnel Changes / Name - Address - Phone -- see attached
- W-4 - see attached
- Direct Deposit - see attached
- Designation of Beneficiary (TRS) - see attached