LIFE EVENTS: MARRIAGE CHECKLIST

1. HEALTH, DENTAL AND VISION INSURANCE

☐ Compare policy premiums and cost differences between your plan(s) and your spouse’s plan(s)
☐ Compare covered services including deductibles, copayments and prescription costs
☐ Note duplication rules and coordination of benefits between both policies
☐ Decide which policies to choose for new spouse and other dependents
☐ Enroll new dependents within 30 days of date of marriage – a copy of the marriage certificate is required

2. REIMBURSEMENT ACCOUNTS

☐ Enroll in or make changes to your health care reimbursement account within 30 days after date of marriage
☐ Enroll in or make changes to your dependent care reimbursement account within 30 days after the date of marriage

3. LIFE INSURANCE

☐ Assess coverage needs based on current and future short and long term debt
☐ Update beneficiary designations
☐ Purchase additional insurance coverage if necessary
☐ Contact the HRIC or specific program vendors for assistance
☐ Obtain legal counsel to establish or amend a trust fund or will

4. 403(B) RETIREMENT PLAN

☐ Note that beneficiary designation changes may require the spouse’s consent
☐ Notify retirement vendors of address changes in writing
☐ Contact the HRIC for assistance

5. OTHER INSURANCES

☐ Contact Mercer Voluntary Benefits to add spouse to Personal Casualty insurance
☐ Consider purchasing additional disability insurance
6. PERSONAL INFORMATION

☐ Update name, address and/or marital status by requesting a Personal Data Change from your supervisor or departmental payroll representative

☐ Update federal and state tax withholdings online through Duke@Work