





# Legacy Planning Services

## Included in Your Life Insurance Benefits

You have life insurance to provide financially for your loved ones after your passing, but advanced planning is the key to making sure that happens. To help, Minnesota Life, the provider for State employees' life insurance, offers legacy planning services free to covered employees and their family members (this includes employees who have the State-paid basic life insurance of \$50,000 through Minnesota Life).

The legacy planning services Web site provides information and resources in two tracks. "Legacy Planning" helps employees and their families plan for their own passing, while "Final Arrangements" helps to deal with the loss of a loved one. Services and resources are available at [www.LegacyPlanningServices.com](http://www.LegacyPlanningServices.com).

### Legacy Planning

End-of-life issues can be difficult to think about and discuss with loved ones. Putting wishes in writing will make them easier to share and easier for family members to remember and understand. Planning helps prepare for unexpected issues such as critical illnesses or injuries and decisions about treatment options. Planning also provides an orderly way of handling questions of inheritance, life insurance and financial beneficiaries, as well as what is left to heirs and charities. Topics covered include the following.

- Health care directives
- Last wishes
- Power of attorney
- Asset distribution
- Beneficiary designations
- Estate plans
- Last will and testament
- Document locator

### Final Arrangements

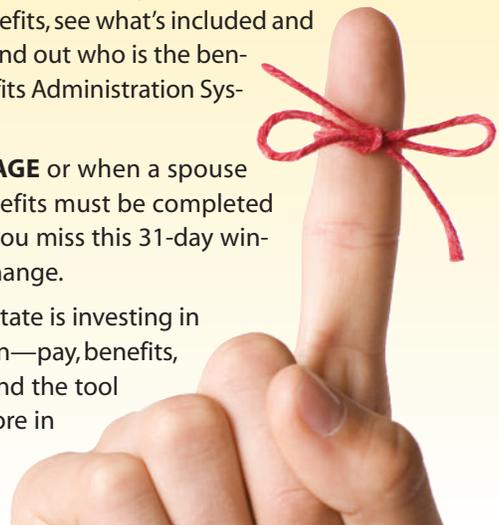
This track offers information on planning a funeral or memorial service, for either an immediate need, or advance planning. Topics include the following.

- Planning considerations, such as locating documents, choosing burial or cremation, and notifying family members
- Paying for a funeral or memorial service
- Filing an insurance claim
- Survivor resources, including a survivor checklist



## Updates & Reminders

- **Employee Benefits Web Site**—Find the benefits information you need at [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits). Here you can research your benefits, see what's included and excluded, find contact information, locate forms, watch presentations, find out who is the benefits administrator for your department, and connect to the online Benefits Administration System to make changes to your benefits.
- **31-day Window for Changes**—For events such as **BIRTH** or **MARRIAGE** or when a spouse **GAINS** or **LOSES** benefits with their job, any change to your state benefits must be completed **within 31 days** of the event. Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next open enrollment to make your change.
- **My Total Compensation Statement**—Find out the value of what the State is investing in you by using this summary of all components of your total compensation—pay, benefits, leave and more. You just need a copy of your most recent pay advice and the tool takes you through the various parts of your compensation. Find out more in "The Value of Your Benefits" on page three of the **July 2011 issue of HealthLine**.



# Your Spouse's Job & Your State Benefits

In today's economy many people are moving in and out of the job market, including the spouses and same-gender domestic partners (SGDP) of State employees. When your spouse/SGDP starts or loses a job it can impact the benefit choices for both of you, as well as your family.

## A New Job—New Benefit Choices

If your spouse/SGDP starts a new job with benefits, you have some choices to make. If you currently have employee benefits from the State, you have the opportunity to drop coverage (or drop family members from that coverage) and enroll in your spouse's/SGDP's new benefits. Start by comparing. Look at what your spouse's new employer offers versus what you have through the State. Which plans will be better for the health and finances of your family? Will it be better to enroll in the new plans or stay with State coverage? Will it be better to mix and match, for example keeping your State medical coverage and enrolling in dental insurance with the new employer?

Know that any change to your State benefits as a result of your spouse's new job must be entered into the State's online Benefits Administration System (BAS), and documentation of your spouse's benefits provided to your HR office, **both within 31 days of the effective date (start date) of the new coverage** (this effective date is day one of the 31-day window). If you miss that 31-day window, you'll have to wait until the next open enrollment to make a change. The documentation must show what benefits your spouse/SGDP has elected, who is covered, and when the coverage starts (effective date). Overall, it must correspond to the change made to the State benefits, meaning that whatever or whomever you are dropping from State coverage should be added to the new employer's benefits. Typically a confirmation of benefits enrollment from the new employer contains this information.

## Spouse/SGDP Loses a Job

If your spouse/SGDP loses his or her job and thus loses benefits, you have the opportunity to enroll your partner in State coverage, along with any family members that were covered by his or her coverage at the former employer. Any State coverage of spouses/SGDPs or dependent children must also include the employee.

A change to your State benefits as a result of your spouse's losing a job and losing benefits coverage must be entered into the State's online Benefits Administration System (BAS), and documentation of your spouse's loss of benefits provided to your HR office, **within 31 days of the coverage termination date** (this

termination date is day one of the 31-day window). If you miss the 31-day window, you'll have to wait until the next open enrollment to add coverage. Documentation must show what benefits your spouse/SGDP has lost, who was covered, and when the coverage will end (benefits termination date). Typically this will require a COBRA election notice sent by the former employer or a letter from the employer with information regarding the coverage termination.

## When will your change be effective?

An employee has 31 days to enter these changes into the BAS with day one being the date of the event. However, the termination date of coverage (if coverage or a family member is dropped) or effective date (if coverage or a family member is added), depends on when you enter the change into the BAS.

- Termination dates will be the end of the month in which the event occurs or the change is made in the BAS, *whichever is later*.
- Effective dates will be the first of the month after the event occurs or the change is made in the BAS, *whichever is later*.

Why are termination and effective dates done this way? In accordance with federal regulations, such changes must be prospective, meaning they must take effect in the future.

The 31-day window is not unique to a partner gaining or losing coverage at another employer, but applies to other events such as **birth, marriage or divorce**. Any change to the State's benefits must be completed **within 31 days** of the event and Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next open enrollment to make your change.

## How to enter such a change?

As with all benefit changes, it is done within the online Benefits Administration System (BAS). Step-by-step instructions on how to make the change using the BAS can be found on the [Employee Benefits Web site](#).

