

Life Milestones: I got divorced

First off, give yourself credit – the legal process can feel emotional and overwhelming. You can find a list of tasks and considerations to tie up any loose ends with your employer.

1. If you changed your name, please refer to **Life Milestones: I Changed My Name**
2. Update Marital Status with RCUH in [Employee Self Service](#)
3. Review Emergency Contacts with RCUH in [Employee Self Service](#)
4. Review your health insurance coverage needs and associated costs: Divorce is considered a Qualifying Life Event that may allow you to enroll in RCUH's health insurance plan upon involuntary loss. Use the [RCUH Medical Insurance Plan Comparison](#).
 - a. If you were enrolled in your spouse's plan, are involuntarily losing coverage, and you need to enroll in RCUH's medical and/or dental plan, you may enroll yourself (and any qualified dependents) within 30 days of the qualifying life event.
 - b. If your ex-spouse is enrolled in your plan and you are canceling their coverage due to divorce (not a voluntary waiver of coverage) you are responsible to coordinate end of coverage with them and notify RCUH of the reason for termination of coverage as RCUH must offer them individual COBRA continuation options.
 - c. For more details, refer to [Benefits Spotlight: Health Insurance Qualifying Life Event](#)
5. Review your federal and state tax withholdings: According to the [IRS](#), "A person's marital status on Dec. 31 determines whether the person is considered married for that year." Please consult with your tax advisor. Most employees can update withholdings prospectively via [Employee Self Service](#).
6. Review beneficiaries for RCUH benefits (if eligible):
 - d. Retirement Account (TIAA): Update with [TIAA](#) directly. Contact TIAA directly regarding the spousal waiver.
 - e. Life Insurance (RCUH policy with MetLife): Update with RCUH in [Employee Self Service](#)
7. Review your Direct Deposit account with RCUH: Use the eUpload feature in [Employee Self Service](#) to update your direct deposit account with RCUH.
8. Additional Employee Resources: MetLife LifeWorks Portal (see [Employee Assistance Program flyer](#) on how to access the portal). You can find a Divorce Toolkit: This toolkit includes resources to help ease the pain and help you find support during the difficulties after a marriage ends. Related Articles include Helping Children Cope with Divorce, Managing your Money after Divorce, and more.

Question: Why does my employer need to know my marital status?

An employee's marital status (after hire) may be relevant to benefits administration, especially in case of accident or death.

Questions? Refer to the [RCUH Guide to Health and Welfare Benefits](#) or contact RCUH Human Resources Employee Benefits Section at rcuh_benefits@rcuh.com or call (808) 956-7055 or (808) 956-2326 if you need to chat.