Life Milestones: I got married

Congratulations! Make sure you request a few extra copies of your marriage certificate and scan electronically in a safe location. You may have to furnish original copies of this document in the future.

- 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: Marriage is considered a Qualifying Life Event that may allow you to add your spouse to your health insurance plan (or you to your spouse's). Review your health insurance coverage and costs and compare with your spouse's plan using the RCUH Medical Insurance Plan Comparison.

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.

- a. If you are already enrolled in RCUH medical and dental benefits, you may enroll your spouse (and spouse's eligible dependents) within 30 days of your marriage.
- b. If you are going to enroll in your spouse's plan, you may voluntarily cancel/waive your insurance at any time with RCUH but any changes must be submitted by the 20th of the month prior to the start of your coverage.
- c. For more details, refer to Benefits Spotlight: Health Insurance Qualifying Life Event
- 5. Review your federal and state tax withholdings: According to the <u>IRS</u>, "A person's marital status on Dec. 31 determines whether the person is considered married for that year." Please consult your tax advisor. Most employees can update withholdings prospectively via <u>Employee Self Service</u>.
- 6. Review beneficiaries (if eligible)
 - a. Retirement Account (TIAA): Update with TIAA directly
 - b. Life Insurance (RCUH policy with MetLife): Update with RCUH in Employee Self Service

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.