

Process for dropping dependent spouse

Mid-Year Changes:

- An employee may drop a spouse from their insurance anytime during the year if the spouse gains group insurance and completes a change form (form must be filled within 30 days of the date group insurance was obtained). The spouse will still be listed as a dependent but will not be covered for insurance purposes. This rule applies to common law marriages as well.
- An employee may also drop an ex-spouse from their insurance any time during the year if he or she provides a signed divorce decree and completes a change form. The request to drop must be made within 30 days of the date the divorce decree is granted. The ex-spouse will be removed as a dependent and will not be covered for insurance purposes. This rule applies to common law marriages as well.

Option Period Changes:

Paper Enrollments

- During option period, an employee who is completing a paper enrollment and is dropping an ex-spouse due to a divorce shall provide a copy of his or her divorce decree. The ex-spouse will be removed as a dependent and will not be covered for insurance purposes. This rule applies to common law marriages as well.
- During option period, an employee who is completing a paper enrollment and is dropping a spouse from their insurance for any reason other than divorce shall provide a signed copy of an Exclusion for Spouse Coverage form. The spouse will still be listed as a dependent but will not be covered for insurance purposes. This rule applies to common law marriages as well.

On-Line Enrollments

- During option period, an employee who is completing an enrollment on-line and is dropping a spouse due to a divorce may be required to provide a copy of his or her divorce decree upon request from EBC. The ex-spouse will be removed as a dependent and will not be covered for insurance purposes. This rule applies to common law marriages also.
- During option period, an employee who is completing an enrollment on-line and is dropping a spouse from their insurance for any reason other than divorce may be required to provide a signed copy of an Exclusion for Spouse Coverage form.

The spouse will still be listed as a dependent but will not be covered for insurance purposes. This rule applies to common law marriages also.

Please note that neither of the above **on-line** option period statements require the employee to provide a divorce decree or spousal exclusion form. However, EBC may request one from the employee at anytime. Requested documentation may include a divorce decree or spousal exclusion form. If the requested documentation is not provided to EBC by the required deadline, it may cause payroll errors to occur, which may cause an adverse impact to the employee's pay.

If an employee divorces his or her spouse (including common law spouse), the spouse is no longer eligible to be insured. If the employee does not remove the divorced spouse causing an error in benefits payment, the employee will be legally liable for the overpayment.

If you have any questions, please contact Patricia Ormerod by email at patricia.ormerod@doc.state.ok.us or at (405)-425-2853.