GETTING MARRIED

First of all, congratulations! At DMBA, we’re pleased to provide benefits for you and your new spouse. We understand marriage can be both exciting and overwhelming, especially with the many decisions you need to make. This help page will guide you through some of those important decisions.

THINGS TO CONSIDER

• Should you add your spouse and any stepchildren to your DMBA health plan? If your spouse is also eligible for coverage through an employer, you have several options: You can both join the same employer’s plan, remain covered separately, or be covered by both employers. The right choice depends on your personal circumstances. You can contact us at DMBA for advice, but the final decision is up to you. Whatever your decision, you must make any enrollment changes within the first 60 days after the marriage; if you miss this deadline, you can always enroll your spouse during open enrollment or another special enrollment period.

• Should you purchase Supplemental Group Term Life (SGTL) for your spouse or stepchildren? You can purchase $3,000 of guaranteed SGTL coverage for your spouse. You can purchase up to $200,000 of SGTL coverage if your spouse meets DMBA’s health standards. Up to $15,000 SGTL coverage is also available for eligible stepchildren. You must enroll within 60 days after your marriage; if you miss this deadline, you must wait for an open enrollment period.

CHECKLIST

☐ Add your spouse and any stepchildren to your health and life plans within 60 days of your marriage. Go to the My Home Options menu, click on My Benefits, and choose Change My Enrollment.

☐ Purchase SGTL for your spouse and stepchildren if desired. Go to the My Home Options menu, click on My Benefits, and choose Change My Enrollment.

☐ Provide us a copy of your marriage certificate.

☐ Notify your employer if you’re changing your name.

☐ Complete a privacy authorization form notifying us who, if anyone, is authorized to discuss your medical information.

☐ If desired, update your beneficiary designations for your life and savings plan benefits. Go to the My Home Options menu, click on My Benefits, and choose Manage Beneficiaries.

☐ Create or update your will or trust.

☐ Update your exemptions on IRS Form W-4 and submit it to your employer. The W-4 Assistant can help you complete and print a form.
Adjust your Flexible Spending Account (FSA) election within 60 days of marriage.

Add your spouse to your group auto and home insurance, if applicable. Consider combining your auto insurance coverage to save money.

If you change your name, remember to update your driver’s license, Social Security card, credit cards, bank accounts, insurance policies, etc.

FREQUENTLY ASKED QUESTIONS

Can I enroll my spouse’s children in my DMBA health and life plans?
Yes, if they meet DMBA’s criteria for eligible dependents. To enroll them, go to the My Home Options menu, click on My Benefits, and choose Change My Enrollment. You have 60 days from your marriage date to request coverage. Please also provide the following documents:

- Copy of your marriage certificate.
- If your new spouse was previously divorced and has children younger than 18, please send a copy of your new spouse’s divorce decree for coordination of benefits purposes.

If my spouse works for an employer that also offers DMBA benefits, can we cover each other on our medical plans?
Yes. Between the two plans, most of your eligible medical expenses should be covered. This is called “coordination of benefits.”

What if I forget to enroll my spouse or new dependents in my health plan before the 60-day deadline?
You’ll have to wait until open enrollment to add your spouse or new dependents to your coverage. Coverage will not begin until January 1 of the following year.

Can my spouse roll over his or her 401(k) into my Deseret (401k) Plan account?
No. The IRS does not allow us to commingle tax-sheltered funds between two or more taxpayers.

This information is provided as a service to help you make informed decisions. Nothing in this information should be considered legal, financial, investment, or medical advice. As with any major life event, you should consult with qualified professionals of your choice who can provide you with appropriate counsel and advice. We have made every effort to accurately describe the benefits and ensure that information given to you is consistent with other benefit-related communications. However, if there is any discrepancy or conflict between information in this document and other plan materials, the terms outlined in the Legal Plan Document will govern. You can view the benefits handbook by logging into www.dmba.com.