LIFE EVENTS: GETTING MARRIED

Congratulations and best wishes for a happy marriage! DMBA is pleased to provide benefits for you and your spouse. Marriage qualifies you for a special enrollment period for benefits, so here is some guidance through some of the decisions you’ll need to make.

CHECKLIST

☐ Add your eligible spouse and any stepchildren to your health and life plans within 60 days after your marriage at www.dmба.com: Navigate to My Plans and under My Benefit Information select Manage Dependents.

☐ Enroll your eligible spouse and any stepchildren in SGTL, if desired: navigate to My Plans and under My Benefit Information select Life Benefits.

☐ Send DMBA a copy of your marriage certificate.

☐ Complete a privacy authorization form: navigate to My Plans and under My Benefit Information select Privacy Authorizations.

☐ Update your beneficiary designations for your life and savings plan benefits: navigate to My Plans and under My Benefit Information select Beneficiaries.

☐ Adjust your Flexible Spending election within 60 days after your marriage: navigate to My Health and under Flexible Spending select Mid-Year Enrollment Change.

☐ Make any enrollment changes within 60 days after your marriage.

OTHER THINGS TO CONSIDER

• Choose whether you and your spouse will join one employer’s plan, remain covered separately, or are covered by both employers, if he or she is also eligible for coverage through an employer.

• Add your spouse to your group auto and home insurance, if applicable.
Notify your employer and update your driver's license, Social Security card, credit cards, bank accounts, insurance policies, etc., if you change your name.

FREQUENTLY ASKED QUESTIONS

Who are my eligible dependents?
Your eligible dependents include your spouse and dependent children. For DMBA health and life coverage, an eligible spouse is defined as a person who is your legal husband or wife.

Can I enroll my eligible spouse's children in my DMBA health and life plans?
Yes, if they meet DMBA's criteria for eligible dependents. To enroll them, after logging into www.dmba.com navigate to My Plans and under My Benefit Information select Manage Dependents. Please also provide the following documents:
- Copy of your marriage certificate
- Copy of your new spouse's divorce decree, if your new spouse was divorced and has children younger than 18, to help coordinate benefits

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 eligible 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 401(k) Plan account?
No. The IRS does not allow us to commingle tax-sheltered funds between two or more taxpayers.
What Supplemental Group Term Life (SGTL) coverage is available for my eligible spouse and/or stepchildren?

You can choose $3,000 of guaranteed SGTL coverage for your spouse or up to $200,000 if your spouse meets DMBA’s health standards. Up to $15,000 of 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.

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 plan document will govern. You can view the summary plan descriptions by logging into www.dmba.com.