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## I'm getting divorced

When you get divorced, there are many details—legal, financial, emotional—to consider. Here are some benefits-related actions you may want—or need—to take.

### On this page you will find information about:

- [Health & Welfare Plans](#)
- [Financial Benefits](#)
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## Health & Welfare Plans

Adobe benefit	What you need to know and do
	You <b>must</b> drop your former spouse and/or former stepchildren from your <a href="#">medical, dental and/or vision plan</a> [1]. You can also enroll yourself and your children if you were not previously enrolled. <a href="#">See more details</a> [2] about allowable changes.
Medical, Dental & Vision	Visit the <a href="#">Adobe Benefits Enrollment Site</a> [3] within 31 days of your divorce date to enroll or make changes. Your former spouse will receive a COBRA packet from Tri-Ad approximately 15 business days after their coverage under your plan ends. View the <a href="#">COBRA rates</a> [4] [PDF].  If you have a HealthEquity HSA and you are changing who you cover in your Aetna HealthSave medical plan, review your <a href="#">HSA contribution limit</a> [5] [PDF] to ensure you maximize your savings but don't over-contribute. Call the HSA experts at HealthEquity at 877-713-7680 if you need help accessing your IRS HSA contribution limit. They're available 24 hours a day every day.
Health Savings Account (HSA)	You can change your HSA contribution amount at any time on the <a href="#">Adobe Benefits Enrollment Site</a> [3]. You can change your beneficiaries for your HSA at any time throughout the year by logging into your <a href="#">HealthEquity account</a> [6] ( <a href="#">SSO</a> [7]). Consider if you'd like to remove your former spouse as a beneficiary for your HSA account.

Adobe benefit	What you need to know and do
Health Care FSA	<p>You may enroll in or change your contributions to your <a href="#">health care FSA</a> [8], which lets you save up to \$2,700 per calendar year on a pre-tax basis for qualified health care expenses. Contact Tri-Ad, the FSA plan administrator, at 855-482-3623 if you have any questions.</p> <p>Visit the <a href="#">Adobe Benefits Enrollment Site</a> [3] within 31 days of the date of your divorce to enroll or make changes. If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.</p>
Dependent Care FSA	<p>You may enroll in or change your contributions to your <a href="#">dependent care FSA</a> [9] account. Contact Tri-Ad, the FSA plan administrator, at 855-482-3623 if you have any questions.</p> <p>Visit the <a href="#">Adobe Benefits Enrollment Site</a> [3] within 31 days of the date of your divorce to enroll or make changes.</p>
Life Insurance	<p>When you get divorced, you <b>must</b> remove your former spouse and/or former stepchildren from your life insurance policy.</p> <p>You may also increase your <a href="#">life insurance</a> [10] amount by a maximum of three increments or up to the plan limits. Decrease your life insurance by any amount. <a href="#">See more details</a> [2] about allowable changes.</p> <p>Consider if you'd like to change your life insurance beneficiary from your former spouse to another person. You can update your beneficiaries at any time throughout the year.</p> <p>Visit the <a href="#">Adobe Benefits Enrollment Site</a> [3] within 31 days of the date of your divorce to enroll or make changes.</p>
Accidental Death & Dismemberment (AD&D) Insurance	<p>When you get divorced, you may:</p> <ul style="list-style-type: none"> <li>• Increase or decrease your <a href="#">AD&amp;D insurance</a> [11] by any amount, up to the plan limits.</li> <li>• Change your AD&amp;D insurance beneficiary from your former spouse to another person.</li> </ul> <p>Visit the <a href="#">Adobe Benefits Enrollment Site</a> [3] within 31 days of the date of your divorce to enroll or make changes.</p>

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## Financial Benefits

Adobe benefit	What you need to know and do
401(k) Plan	<p>When you get divorced, you may change the beneficiary for your <a href="#">401(k) Retirement Savings Plan</a> [12] from your former spouse to another person.</p> <p>Contact Vanguard Participant Services at 800-523-1188, Monday through Friday, 8:30am to 9:00pm EST with questions related to a Qualified Domestic Relations Order "QDRO."</p> <p>Go to <a href="#">adobe.vanguard-education.com</a> [13] to learn more and make changes to your 401(k) account.</p>

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## Other Benefits

Adobe benefit	What you need to know and do
529 College Savings Account	You may save pre-tax for a child's education by enrolling in a <a href="#">529 account</a> [14] or increasing contributions to an existing account. Go to <a href="#">Vanguard's College Savings site</a> [15] to enroll or go to your plan's website make changes at any time.
Group Legal Services	If you need legal representation for your divorce and are enrolled in Adobe's <a href="#">Group Legal</a> [16], the plan provides direct access to attorneys. <i>(You may only enroll in Group Legal as a new hire or during Open Enrollment.)</i> Contact Hyatt Group Legal, Adobe's Group Legal provider at <a href="https://info.legalplans.com/Home/">https://info.legalplans.com/Home/</a> [17] (access code 6920010) or by calling 800-621-6400.
Employee Assistance Program	Getting divorced can be an emotional and stressful time. You may want to consider reaching out to our <a href="#">EAP</a> [18]. Contact Aetna, Adobe's EAP provider, at <a href="http://www.MyLifeValues.com">www.MyLifeValues.com</a> [19] (Username: AdobeEAP password: Adobe) or 800-884-9565.

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#### Links

- [1] <https://benefits.adobe.com/health-and-wellness/what-do-my-plans-cover>
- [2] <https://benefits.adobe.com/document/673>
- [3] [https://adobe.okta.com/app/template\\_saml\\_2\\_0/exk114bwnr4CUbkTy0i8/sso/saml](https://adobe.okta.com/app/template_saml_2_0/exk114bwnr4CUbkTy0i8/sso/saml)
- [4] <https://benefits.adobe.com/document/1646>
- [5] <https://benefits.adobe.com/health-and-wellbeing/learn-about-the-aetna-healthsave-hsa#Contributions>
- [6] <http://www.healthequity.com/>
- [7] [https://adobe.okta.com/app/template\\_saml\\_2\\_0/exk10zehxgqS9Zvqs0i8/sso/saml](https://adobe.okta.com/app/template_saml_2_0/exk10zehxgqS9Zvqs0i8/sso/saml)
- [8] <https://benefits.adobe.com/health-and-wellness/saving-on-health-care#FSA>
- [9] <https://benefits.adobe.com/perks-and-other-benefits/dependent-gift>
- [10] <https://benefits.adobe.com/financial-and-survivor-benefits/life-insurance>
- [11] <https://benefits.adobe.com/financial-survivor-benefits/life-insurance#ADD>
- [12] <https://benefits.adobe.com/financial-and-survivor-benefits/401k-plan>
- [13] <http://adobe.vanguard-education.com>
- [14] <https://benefits.adobe.com/perks-and-other-benefits/education-benefits#529>
- [15] <http://www.vanguard.com/adobe529>
- [16] <https://benefits.adobe.com/financial-survivor-benefits/financial-support>
- [17] <https://info.legalplans.com/Home/>
- [18] <https://benefits.adobe.com/perks-and-other-benefits/personal-and-family-services#EAP>
- [19] <http://www.MyLifeValues.com>