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TO: M/C Group Life Insurance Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: Change in law which effects Beneficiary Designation for M/C Life enrollees

DATE: July 6, 2009

Please advise existing M/C Life Insurance enrollees and new enrollees of this change in law as it applies to the M/C Life Insurance Plan:

As amended, New York State law provides that a divorce or annulment of a marriage revokes a beneficiary designation made by the divorced individual (the M/C Life Insurance enrollee) to or for the benefit of the former spouse. There is an exception to the automatic revocation - if the terms of a legal document, such as a court order, specifically provide otherwise, the designation of the ex-spouse as beneficiary is not revoked. This law applies to marriages that end on or after July 7, 2008 or where the divorce occurred prior to July 7, 2008 and the enrollee's death occurs on or after July 7, 2008.

The law does not affect the rights of enrollees to designate anyone they choose, including the ex-spouse, as beneficiary. Should the enrollee wish to keep their ex-spouse as beneficiary after the original designation becomes void, they may do so. To name an ex-spouse as beneficiary, the enrollee must update their beneficiary designation by contacting their Benefits Administrator and requesting and completing a beneficiary designation form indicating the relationship to the beneficiary as "ex-spouse."

The change in law does not affect the designation of a Domestic Partner as a beneficiary. If the domestic partnership ends, the designation of the Domestic Partner as beneficiary remains in effect unless the enrollee changes the designation.

Information on this change will also be included in the Annual Update correspondence sent to current M/C Life Insurance enrollees.