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Chapter: Blue Cross and Blue Shield Service Benefit Plan

Upon divorce

2025 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option PSHB Facts
When you lose benefits:
Upon divorce

Upon divorce

If you are an enrollee, and your divorce or annulment is final, your ex-spouse cannot remain covered as a family member under your Self Plus One or Self and Family enrollment. You must enter the date of the divorce or annulment and remove your ex-spouse in the PSHB System. We may ask for a copy of the divorce decree as proof. If you need to change your enrollment type, you must use the PSHB System. A change will not automatically be made.

If you were married to an enrollee and your divorce or annulment is final, you may not remain covered as a family member under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health benefits coverage for you. However, you may be eligible for your own PSHB coverage under the spouse equity law or TCC. Former spouses eligible for coverage under the spouse equity law are not eligible to enroll in the PSHB program. However, former spouses eligible for coverage under the spouse equity law may enroll in the FEHB program. (Former spouses seeking but not yet adjudicated as eligible for Spouse Equity may be entitled to TCC under a PSHB plan in the interim).

Former spouses not meeting the spouse equity requirements may be eligible for TCC under the PSHB program provided you otherwise meet the eligibility requirements for TCC. If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get additional information about your coverage choices. You can also visit OPM's website, www.opm.gov/healthcare-insurance/life-events/memy-family/im-separated-or-im-getting-divorced#url-health. We may request that you verify the eligibility of any or all family members listed as covered under the enrollee's PSHB enrollment.

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