

# Community Legal Aid

A non-profit law firm serving the legal needs of low-income individuals and families in central northeast Ohio



[www.communitylegalaid.org](http://www.communitylegalaid.org)

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## Protecting Yourself: Important Steps to Take After Your Divorce

1. The divorce court may have awarded you a part of your former spouse's **retirement benefits** in a Qualified Domestic Relations Order (QDRO). If you move, you must contact the Plan Administrator to give your new address. If the Plan Administrator cannot locate you, you could lose your benefits under the QDRO.
2. Contact your auto, home and life **insurance companies**. Make sure that the coverage and beneficiaries are correct. Failure to change the designated beneficiary could result in your former spouse receiving benefits.
3. Contact your retirement account companies. Make sure that the beneficiaries are correct. Failure to change the designated beneficiary could result in your former spouse receiving benefits.
4. Remove your former spouse's name from any **jointly-held assets** that were awarded to you, such as bank accounts.
5. You have the right to remain on your former spouse's **health insurance** for up to three (3) years. This is called COBRA coverage. To get COBRA coverage, you must notify your former spouse's employer immediately (within 30 days) after your divorce is final. The employer is required to furnish you with specific forms, which you must complete. If you do not turn in the forms within the 30-day period, you will not be able to keep your health insurance benefits. Do not rely on your former spouse to do this. You must do this yourself.
6. Transfer title to **motor vehicles** as specified in your decree.
7. Change your address with the Bureau of Motor Vehicles.
8. Contact all **credit card companies** to inform them that you are divorced. Court Orders regarding payment of debts are effective between you and your former spouse. They are not effective on the creditor. If you maintain any accounts with your former spouse, including credit cards, mortgages, or other liens, contact those lenders and close the accounts. Your decree will indicate which of you is to pay each debt. If your former spouse is ordered to pay a particular debt and doesn't, the creditor may contact you for payment.
9. Were you were married for more than ten (10) years? You may be eligible for Social Security spouse or survivor benefits on your former spouse's account when you reach age 62. This is regardless of whether or not your former spouse is retired at that time.
10. Talk to your tax advisor to make sure you understand any tax changes that may have

occurred in your divorce.

11. If you and minor children plan to relocate, you are required to file a notice of intent to relocate with the court.
12. If you have had a name change, you need to obtain a new driver's license, Social Security card, and other documents.

*This article is meant to give you general information and not to give you specific legal advice.  
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