WHAT HAPPENS to your benefits WHEN...

...you or your dependents gain eligibility elsewhere?

**MEDICAL, DENTAL & VISION COVERAGE**
- You can cancel your individual or family coverage if you have enrolled in coverage elsewhere.
- You cannot cancel or enroll in coverage.
- You cannot change from individual coverage to family coverage.
- You can change from family to individual coverage if all of your dependent(s) have enrolled in coverage elsewhere or remove a dependent who has enrolled in coverage elsewhere.
- If you remain enrolled in the High Deductible Health Plan (HDHP) with the Health Savings Account (HSA), you can change your contribution amount to the HSA at any time. The change will be effective as of the 1st of the month following your election. If you waive your HDHP you can keep your balance in your HSA but you cannot add additional funds to it.
- You will need to provide proof of other coverage.*

*A letter from another employer plan or insurer stating that you and/or your dependent(s) are enrolled in coverage elsewhere and the date that other coverage commenced.

**LIFE INSURANCE COVERAGE**
- You can enroll in or increase your Supplemental Life Insurance coverage at any time. However, you must submit a completed Statement of Health form to MetLife Insurance Company for approval.
- You can decrease or cancel Supplemental Life Insurance coverage at any time. You must send the request, in writing, to Benefits.
- You can change your Basic or Supplemental Life Insurance beneficiaries at any time. Call Benefits or download the MetLife Beneficiary Designation form from HARVie and mail to Benefits.

**LONG-TERM DISABILITY (LTD) COVERAGE**
- You can cancel your LTD insurance coverage at any time. However, if you cancel and decide to enroll at a later date, approval from The Standard Insurance Company may be required. Please contact Benefits if you wish to cancel your LTD insurance coverage.
- If your spouse has gained employment in the last 30 days you can enroll in LTD without completing a medical history statement. In most other cases a medical history statement is required. Please contact Benefits if you wish to enroll in LTD.
- If you enroll in LTD insurance coverage, you will be subject to 12-month pre-existing condition exclusion (but only for conditions existing before your enrollment date).

**FLEXIBLE SPENDING ACCOUNTS (FSA)**

- **Health FSA:**
  - You cannot enroll in or increase your Health FSA contributions.
  - You cannot decrease or stop your Health FSA contributions if you are changing from family coverage to individual coverage, or canceling individual or family coverage.
- **Dependent Care FSA:**
  - You can enroll in or increase your Dependent Care FSA contributions.
  - You cannot decrease or cancel your election for dependent who is added to spouse's plan.
  - FSA elections do not carry over into the next calendar year. If you wish to enroll for the next calendar year, you must do so at the Annual Open Enrollment period, which typically takes place during the fall.

**NEXT STEPS**
1. Submit a letter to Benefits from new employer or insurance carrier indicating proof of gaining eligibility elsewhere, along with the new coverage start date.
2. Benefits will set up an event in PeopleSoft and an informational packet will be mailed to your home address.

**NOTE:** All benefit election changes must be made within 30 days of the date you or your dependent gains eligibility elsewhere. Changes will be retroactive to the date the new coverage commences and you will be retroactively refunded if you are cancelling your coverage or changing from family to individual coverage.

For more detailed information about each of these benefits go to **Total Rewards** on Harvie at [http://hr.harvard.edu](http://hr.harvard.edu). Click on the Health & Welfare Benefits link.

If you have any questions about “What Happens When”, contact:

**Harvard University Benefits**
- **Phone:** 617-496-4001
- **Fax:** 617-496-3000
- **Email:** benefits@harvard.edu

**Hours of Operation**
- **Phone:** M-T-Th-F 9:00am to 5:00pm
  - Wed 10:00 am to 5:00 pm
- **Walk-in:** M-Th 11:00am to 3:00pm
  - Closed Fridays for walk-ins

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This summary of Harvard’s benefit policies has been designed to acquaint you with features of the plans. Every attempt has been made to summarize these programs and policies accurately; however, this summary is not designed to serve as your reference for the details of these benefits. The benefit plan documents, copies of which are available through Harvard Benefits, contain more detailed information about the benefits described in this summary. The actual provisions of each benefit plan will govern if there is any inconsistency between this summary and Harvard University’s formal policies or contracts. This summary does not constitute a contract for any benefit. Harvard University reserves the right to modify or terminate its benefit plans.