WHAT HAPPENS to your benefits WHEN...

...you or your dependents lose eligibility elsewhere?

MEDICAL, DENTAL & VISION COVERAGE
- You can enroll in individual coverage if you have lost eligibility elsewhere.
- You can enroll in family coverage if you or your dependent(s) have lost eligibility elsewhere. (You can change from individual to family coverage if your dependent(s) have lost eligibility elsewhere and you are enrolling those dependent(s).)
- If you already have family coverage, you can enroll a dependent that has lost eligibility elsewhere.
- You cannot cancel your coverage.
- You can change your medical plan coverage option (HMO, POS, etc) only if you are enrolling a dependent who has lost eligibility elsewhere.

NOTE: You must provide a letter from another employer plan or insurer stating that you or your dependent(s) lost eligibility for coverage and the date that other coverage ended.

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/email, to Benefits.
- You can change your Basic or Supplemental Life Insurance beneficiaries at any time. Call Benefits or download the MetLife Beneficiary Designation form on HARVie and mail to Benefits.

NOTE: Forms mentioned here can be found on HARVie: http://hr.harvard.edu/documents-contracts

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.
- If your spouse has terminated employment or changed from full time to part time employment in the last 30 days, you can enroll in LTD without completing a medical history statement. In most other cases approval is required.
- If you enroll in LTD insurance coverage, you will be subject to a 12-month pre-existing condition exclusion (but only for conditions existing before your enrollment date).

NOTE: Please contact Benefits if you wish to cancel or enroll in LTD insurance coverage.

FLEXIBLE SPENDING ACCOUNTS (FSA)
Health FSA:
- You can enroll in or increase your Health FSA contributions if you are enrolling or adding a qualified dependent to your medical, dental and/or vision coverage.
- You cannot cancel or decrease your Health FSA contributions.

Dependent Care FSA:
- You can enroll in or increase your Dependent Care FSA contributions if your spouse or domestic partner loses eligibility for dependent care FSA through his or her employer.
- You can elect to decrease or stop your Dependent Care FSA contributions if your spouse or domestic partner will be staying at home to care for your qualified dependent(s).

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 during the Annual Open Enrollment period, which typically takes place during the fall.

NEXT STEPS
1. Submit a letter to Benefits from your previous employer or insurance carrier indicating loss of eligibility date.
2. Benefits will set up an event in PeopleSoft and an informational packet will be mailed to your home address.
3. Submit your benefit elections online via PeopleSoft Self-Service.

NOTE: If you are adding dependents, you will need to submit supporting documentation: (copies of birth certificates for children; marriage certificate for spouse; or certificate of Domestic Partnership).

All benefit election changes must be made within 30 days of the date you or your dependent lose eligibility elsewhere. Changes will be retroactive to this date. More detailed information can be found under Total Rewards on Harvie at 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

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.

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