WHAT HAPPENS to your benefits WHEN...

... you divorce?

MEDICAL, DENTAL & VISION COVERAGE

• You can remove your former spouse from your coverage, but if you do so, you cannot reenroll him/her at a later date. Your ex-spouse will be eligible for up to 36 months of COBRA coverage if removed as of the date of your divorce.
• If your spouse is enrolled in your coverage when you divorce, you can keep him/her on your coverage as an ex-spouse* If you remove your ex-spouse at some point in the future, he/she may not be eligible for COBRA.
• You cannot change your medical plan coverage option (HMO, POS, etc.).
• If you are currently 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.
• You can change from individual to family coverage if your children were previously covered under your former spouse’s plan and you are enrolling them in your coverage in connection with the divorce decree.

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, available on HARVie, 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 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 enroll in LTD insurance coverage at any time. If you enroll within 30 days of the day your divorce is finalized, you will be automatically approved. If you enroll at any other time, approval from The Standard Insurance Company may be required.
• If you enroll in LTD coverage, you will be subject to 12-month pre-existing condition exclusion (but only for conditions existing before your enrollment date).
• You can cancel your LTD 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 coverage.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Health FSA:
• You can enroll in or increase your Health FSA contributions if you are now enrolling your eligible dependents in medical coverage.
• You can decrease or stop your Health FSA contributions if removing your spouse from coverage as a result of the divorce.

Dependent Care FSA:
• You can enroll in or increase your Dependent Care FSA contributions to accommodate newly eligible dependents.
• You can elect to decrease or stop your Dependent Care FSA contributions if you are no longer responsible for your qualified dependent(s)’ care.

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.

RETIREMENT BENEFITS & BENEFICIARIES

Call the Harvard University Retirement Center at 1-800-527-1398 to find out how to update or change the beneficiaries you have listed on your retirement plan(s).

NEXT STEPS

1. Call Benefits and provide us with the date your divorce is finalized.
2. An enrollment packet will be mailed to your home address.
3. Complete the enrollment form and return it to the Benefits Office along with a copy of the divorce decree.

NOTE: All benefits election changes must be made within 30 days of the date your divorce is finalized. Changes will be retroactive to the date your divorce is finalized and you will be charged premiums retroactively if enrolling in coverage.

*Under federal tax rule, employees will be taxed on the amount Harvard pays for an ex-spouse’s medical or dental coverage if the ex-spouse no longer qualifies as a tax dependent for health care coverage purposes. For more details, visit http://hr.harvard.edu/files/humanresources/files/benefitsspecialeligibility.pdf

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.