WHAT HAPPENS to your benefits WHEN...

... you marry or register your domestic partnership?

MEDICAL, DENTAL & VISION COVERAGE
- You can enroll in family coverage or change from individual to family coverage if enrolling your new spouse or domestic partner*.
- If you already have family coverage, you can add your new spouse or domestic partner.
- You can cancel your medical plan coverage option if adding your new spouse or domestic partner.
- You may cancel coverage if electing coverage under your spouse/partner’s plan,**
- You cannot enroll in individual coverage, or change from family to individual coverage.

*Under federal tax rules, employees will be taxed on the amount Harvard pays for a domestic partner’s medical and/or dental coverage if the domestic partner does not qualify as a tax dependent for health care coverage purposes. For more details, visit HARVie at: http://hr.harvard.edu/files/humanresources/files/benefitsspecialeligibility.pdf

**Requires a letter showing proof of coverage elsewhere, type of coverage and effective date of coverage.

LIFE INSURANCE COVERAGE
- You can enroll in or increase your Supplemental Life Insurance coverage at any time. If you enroll or increase your coverage within 30 days of the date you marry or register your domestic partnership, you will be automatically approved. However, if you enroll or increase your coverage at any other time, 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.

DON’T FORGET: You can change your Basic or Supplemental Life beneficiaries at any time. Call Benefits or download the MetLife Beneficiary Designation off of 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 enroll in LTD insurance coverage at any time. If you enroll within 30 days of the date you marry or register your domestic partnership, 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 insurance coverage, you will be subject to a 12-month pre-existing condition exclusion (but only for conditions existing before your enrollment date).
- 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.

FLEXIBLE SPENDING ACCOUNTS (FSAs)
Health FSA: You can enroll in or increase your Health FSA contributions if enrolling your new spouse and other qualified dependent(s) as defined by the IRS.

Dependent Care FSA:
- You can enroll in or increase your Dependent Care FSA if gaining a qualified dependent as defined by the IRS.
- You can elect to decrease or stop your Dependent Care FSA contributions if your spouse or domestic partner is 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, usually in the fall.

NEXT STEPS
1. Call Benefits with the date of marriage or registration. A PeopleSoft event will be created and a packet mailed to your home.
2. Make your benefits elections online in PeopleSoft Self-Service.
4. DON’T FORGET to call Harvard University Retirement Center (HURC) at 1-800-527-1398 to update your retirement plan beneficiaries.

Note: All benefits election changes must be made within 30 days of the date of marriage or registration of your domestic partnership. Changes to your benefits and the premiums are retroactive to the date of your marriage or partnership registration.

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