

# WHAT HAPPENS to your benefits



**HARVARD**  
Human Resources

## WHEN you marry or register a domestic

You have 30 days from the date of your marriage/registration of domestic partnership to make allowable changes to your coverage. Change will be retroactive to the date of marriage/registration. Instructions for adding your new dependent to coverage are available on HARVie. Click an item below for more details on allowable changes.

[Medical, Dental, and Vision Coverage](#)

[Life Insurance Coverage](#)

[Long Term Disability Coverage](#)

[Flexible Spending Accounts](#)

[Health Savings Account](#)

[Legal Plan](#)

[Identity Theft Protection](#)

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[Frequently Asked Questions \(FAQs\) – Marriage or Registration of Domestic Partnership](#)

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### Medical, Dental, and Vision Coverage

- You can enroll your new spouse/domestic partner and their children\* within 30 days of the date of marriage/registration. If you are enrolled in individual coverage, you will be moved to one of the family coverage levels retroactive to the date of marriage/registration.
- You can change your medical plan coverage option (HUGHP, BCBS, HMO, POS, etc.) if you are enrolling your newly eligible dependents.
- You cannot cancel your coverage, enroll in individual coverage, or change from family to individual coverage. If you have enrolled in other coverage, see [WHW You or Your Dependent Gains Coverage Elsewhere](#).

\* Under federal tax rules, employees will be taxed on the amount Harvard pays for a domestic partner's (and domestic partner's children if they are not also employee's children) medical and dental coverage if the domestic partner does not qualify as a tax dependent for health insurance purposes. Visit [HARVie](#) for more details.

### Life Insurance Coverage – Supplemental and Dependent

- You can enroll in or increase your supplemental life insurance coverage without approval from MetLife if you do so within 30 days of the date of marriage/registration. You can enroll in or increase at any other time with [approval from the carrier](#).
- If you are enrolled in supplemental life coverage, you can enroll in spouse/domestic partner life insurance at any time with [approval from the carrier](#). If you enroll within 30 days of the date of marriage/registration, you can elect \$25k or \$50k without approval. You can elect \$75k and \$100k with approval.
- If you are enrolled in supplemental life coverage, you can elect \$5k or \$10k in child coverage at any time without approval from the carrier. One premium will cover all eligible children.
- You can [change your life insurance beneficiaries](#) online at any time by going to the [MetLife Portal](#).

### Long Term Disability (LTD) Coverage

- You can enroll in LTD coverage at any time with approval from the carrier. If you enroll within 30 days of the date of your marriage/registration, you will be automatically approved.
- You will be subject to a 12-month pre-existing condition exclusion for conditions existing prior to your enrollment date. Go to [HARVie](#) for more details.
- You can cancel your LTD coverage at any time by submitting a written request to Benefits. If you cancel your coverage and reenroll later, approval from the carrier may be required.

### Flexible Spending Accounts (FSA)

#### Health and Limited Purpose FSA

- You can enroll in or increase your health or limited purpose FSA within 30 days of your marriage (or registration of domestic partnership if your domestic partner qualifies as a tax dependent for health insurance purposes).

#### Dependent Care FSA

- You can enroll in or increase your dependent care FSA within 30 days of birth/adoption if you are gaining a [qualified dependent as defined by the IRS](#). You can use the increased amount for expenses incurred on or after the date of marriage/registration of domestic partnership.

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- You can decrease or cancel your dependent care FSA within 30 days of the date of marriage/registration if you or your spouse/domestic partner are staying home to care for your qualified dependents. You cannot decrease below your year-to-date contributions.

FSA elections do not carry over to 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 in October/November with changes effective January 1 of the upcoming year.

### Health Savings Account (HSA)

- You can enroll in or make changes to your HSA election at any time by contacting Benefits. In most cases, changes will be effective the first of the month following the submission date or your new election.
- If you are enrolling or increasing, you can use the new account or increased amount for expenses incurred on or after the effective date of the change.
- If you are cancelling or decreasing your election, you cannot decrease below your year-to-date contributions.
- If you newly enroll in the High Deductible Health Plan as of the date of marriage/registration and you are already enrolled in a health FSA, you are not eligible to enroll in the HSA until the next Plan year.

### MetLife Legal Plans

- Changes to the legal plan can only be made during the Annual Open Enrollment period which typically takes place in October/November with changes effective January 1 of the upcoming year.

### Allstate Identity Theft Protection

- You cannot enroll in nor cancel the identity theft protection plan. However, you can change from individual to family coverage if you do so within 30 days of the date of marriage/registration.

### Retirement Plan Beneficiaries

- You can update your retirement plan beneficiaries at any time. Go to HARVie for details.

### Next Steps

- Go to [PeopleSoft](#) Self Service to [add the event](#) and initiate the enrollment process.
- Make sure your spouse/domestic partner's primary care physician is in your [plan's provider network](#).
- Complete the enrollment process, including uploading the [supporting documentation](#), within 30 days of the date of marriage/registration.

### Reminders and Contact Information

- All supporting documentation must be uploaded, and changes submitted within 30 days of the date of marriage/registration.
- Most changes will be retroactive to the date of marriage/registration, and you will be charged retroactive premiums for medical, dental, and/or vision if enrolling for the first time or moving to a new family coverage level.
- Go to [HARVie](#) for information on available plans and rates.
- **HUGHP's adult primary care provider network** is limited to HUHS and Atrius Health (includes Harvard Vanguard locations) Network. HUGHP's pediatric primary care network is limited to Atrius Health, Mount

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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Auburn Pediatrics, and BCBS HMO Network pediatricians and family medicine practitioners in Massachusetts (for pediatric care only). Go to the [HUGHP website](#) for more information.

- If you have questions about What Happens When, contact Harvard University Benefits at 617-496-4001, or by email at [benefits@harvard.edu](mailto:benefits@harvard.edu). Representatives are available Mondays, Tuesdays, Thursdays, and Fridays from 9:00am to 5:00pm, and Wednesdays from 10:30am to 5:00pm.

### Frequently Asked Questions – Marriage or Registration of Domestic Partnership

#### Q1. I want to add my new spouse/domestic partner (and their children) to my health coverage. What documentation do I need to provide?

You will need to complete the [online enrollment](#) via PeopleSoft self-service and submit the following documentation within 30 days of your marriage/registration:

- Marriage - a copy of your marriage certificate
- Registration of domestic partnership:
  - Copy of your Certificate of Domestic Partnership from a local municipality
  - Completed [Harvard Statement of Domestic Partnership](#). Be sure to review the information on the **tax implications when enrolling a domestic partner** in the [next FAQs section](#)

If you are adding any newly eligible dependent children, you will need to submit a copy of their birth certificate.

#### Q2. Can I change my medical plan?

If you are enrolling your new spouse/domestic partner, you can change your medical plan. The change will be effective as of the date of marriage/registration. If you change your plan to the High Deductible Health Plan, you cannot participate in the Health Savings Account (HSA) until the next calendar year if you or your spouse are enrolled in a general-purpose health flexible spending account (FSA).

#### Q3. Do I need to select a Primary Care Provider (PCP)?

The HMO and POS plans require that you have a PCP on file. If you have elected:

- Harvard University Group Health Plan (HUGHP), and you do not contact [Member Services](#) with the name of your PCP within 30 days, one will be assigned. Note, the [HUGHP PCP network](#) consists of HUHS, Atrius Health, and Mount Auburn Pediatrics; and for pediatric care only, any HMO Blue Massachusetts pediatrician or family medicine physician.
- Blue Cross Blue Shield of Massachusetts (BCBSMA), you will need to contact BCBSMA once you receive your ID cards to provide the name of your PCP, otherwise claims may be denied. Information on the Harvard-sponsored BCBSMA provider networks is available on [HARVie](#).

**Note:** Only newly enrolled members will need to select a PCP. Those already enrolled do not need to take any action unless they wish to change their PCP.

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### Q4. When will I receive my new ID cards?

You will receive your ID cards within two to three weeks of submitting your elections. The insurance carrier (BCBSMA, HUGHP, MetLife Dental, etc.) will send the ID cards to your home address. You will receive a separate card for prescription coverage from Express Scripts. If you need to access care before you receive your cards, you can [contact the carrier](#) for your ID number.

**Note:** Express Scripts, MetLife Dental, and EyeMed Vision cards for all participants will be in the subscriber's name.

### Q5. Can I enroll in or make changes to my health flexible spending account (FSA)?

- You can enroll in or increase your health FSA to accommodate your newly eligible dependents – spouse, spouse's children, or domestic partner – who meet the IRS definition of a qualifying relative.\* The change will be for the current calendar year and can only be used for expenses incurred on or after the date of your marriage/registration. Deductions will be divided evenly from the paychecks remaining in the current calendar year.
- You cannot decrease nor cancel your current health FSA election.

**Note:** FSA elections **do not** carry over to the next calendar year. If you wish to enroll in an FSA for the next calendar year, you will need to do so during the annual Open Enrollment period which typically takes place in October/November with changes effective the following January.

### Q6. Can I enroll in or make changes to my dependent care FSA?

You can make the following changes to your dependent care FSA if you are gaining a dependent who meets the [IRS definition of a qualifying relative](#):

- You can enroll in or increase your dependent care FSA. The change will be for the current calendar year and can only be used for expenses incurred on or after the date of your marriage/registration.
- You can decrease your current election, or cancel ongoing deductions, if your spouse/partner is staying home to care for your children. You will need to submit a letter from your spouse/partner's employer stating they are no longer working or have reduced their hours, and the effective date of the change.

**Note:** FSA elections *do not* carry over to the next calendar year. If you wish to enroll in an FSA for the next calendar year you will need to do so during the annual Open Enrollment period which typically takes place in October/November with changes effective the following January.

### Q7. Can I enroll in or make changes to my supplemental life insurance?

- If you make your election within 30 days of the date of your marriage/registration, you can enroll in or increase your Supplemental Life Insurance with automatic approval up to the highest multiple of your salary that does not exceed \$1,500,000 (coverage above that amount will [require approval from MetLife](#)).
- You can enroll in or increase your coverage at any other time by submitting a [Statement of Health form](#), available on HARVie under Policies, Forms & Contracts > Forms & Documents, to MetLife for approval.
- If you wish to update your beneficiaries, refer to the [Designating/Updating Beneficiaries Instruction Sheet](#) available on HARVie under Policies, Forms & Contracts > Forms & Documents.

\* Expenses for your Domestic Partner (and their children who are not your children) can be reimbursed from your Health FSA only if they meet the IRS definition of Qualifying Relative for Health Insurance Purposes per Section 152(d)(1). Please refer to [IRS Publication 501](#) for more information.

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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### Q8. Can I enroll in or make changes to my dependent life insurance?

You must be enrolled in supplemental life insurance coverage to enroll in dependent life coverage.

- **Dependent child life insurance:** you can elect \$5,000 or \$10,000 of coverage for your dependent children at any time without approval from MetLife. One monthly premium covers all eligible children.
- **Spouse/Domestic partner life insurance:** You can elect \$25,000, \$50,000, \$75,000 or \$100,000 of coverage for your spouse/domestic partner at any time by submitting a completed [Statement of Health form](#), available on HARVie under Policies, Forms & Contracts > Forms & Documents, to MetLife for approval. If you enroll within 30 days of your marriage/registration, approval is only required for \$75,000 or \$100,000 of coverage.
- You can enroll at any other time by submitting a completed Statement of Health form, available on HARVie under Policies, Forms & Contracts > Forms & Documents, to MetLife for approval.
- You can cancel your dependent life insurance coverage at any time by sending a written request to the Benefits office. If you wish to reenroll later, approval from the vendor may be required.

### Q9. Can I enroll in Long Term Disability (LTD) coverage?

- You can enroll within 30 days of your marriage/registration with automatic approval. You can enroll at any other time by submitting a completed [Evidence of Insurability form](#), available on HARVie under Policies, Forms & Contracts > Forms & Documents, to Lincoln Financial for approval.
- You will be subject to a 12-month pre-existing condition exclusion, but only for conditions existing before your enrollment date.

### Q10. What if I have additional questions?

You can email us at [benefits@harvard.edu](mailto:benefits@harvard.edu); or call us at 617-496-4001. Representatives are available Mondays, Tuesdays, Thursdays, and Fridays from 9:00am to 5:00pm and Wednesdays from 10:30am to 5:00pm.

## Additional FAQs for Domestic Partner Coverage

### Q1. What are the tax implications of enrolling a domestic partner?

If your domestic partner (and/or their children) is not a qualified dependent for health insurance purposes as [defined by the IRS](#), the fair market value of their coverage under the Harvard-sponsored medical, dental, and vision plans will be added to (imputed into) your gross income and wages. The fair market value is Harvard's contribution to the cost of coverage for your nonqualified dependents. Additionally, your cost for medical, dental, and vision coverage for your nonqualified dependents will be deducted from your paycheck on an after-tax basis.

### Q2. Can you tell me more about the amount being imputed into my gross income and wages?

Federal tax law considers the fair market value of coverage for nonqualified dependents as imputed income. IRS guidelines consider imputed income part of an employee's taxable wages. Go to [HARVie](#) to view the imputed income amounts, as well as pre-tax and post-tax deduction amounts, for nonqualified dependent coverage.

### Q3. What can I do to offset increased taxable income?

You can change your tax withholding amounts (Federal and/or State) at any time by going to PeopleSoft Self Service > My Pay > Tax Withholding. You may want to speak with a tax professional before making changes.

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### **Q4. How do I notify Benefits of a change in status from nonqualified dependent to qualified, or vice versa?**

Contact Benefits at 617-496-4001, or by email at [benefits@harvard.edu](mailto:benefits@harvard.edu), as soon as possible.

If your dependent's status has changed from nonqualified to qualified, you will need to complete an Attestation of Qualified Dependent(s) form.

If your dependent's status has changed from qualified to nonqualified, you will need to notify us in writing.

Changes will be made to the taxability of your benefits and the imputed income on your paychecks in accordance with the information provided.

### **Q5. My domestic partner and I got married. Do I need to notify Benefits?**

You should contact benefits as soon as possible so adjustments can be made to the taxability of your benefits. You will no longer have post-tax deductions for your spouse's coverage (the full deduction will be pre-tax) nor imputed income assessed. You will need to provide a copy of your marriage certificate.

### **Q6. Can a nonqualified dependent's health expenses or dependent care costs be reimbursed through the Harvard FSA plans?**

No. IRS regulations that govern FSAs allow reimbursement of expenses only for the employee, legal spouse, and qualified dependents.