WHAT HAPPENS WHEN…

HARVARD
Human Resources

…you **adopt** a child or **have a baby**?

MEDICAL, DENTAL & VISION COVERAGE

- You can enroll in family coverage or change from individual to family coverage if enrolling your newborn or newly adopted child.
- If you already have family coverage, you can add your newborn or newly adopted child.
- You can change your medical plan coverage option if you are adding your newborn or newly adopted child.

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 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 enroll in LTD insurance coverage at any time. **If you enroll within 30 days of your newborn's date of birth or child's date of placement or adoption, 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 a12-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.

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

FLEXIBLE SPENDING ACCOUNTS (FSA)

Health FSA: You can enroll in or increase your Health FSA contributions, if enrolling your newborn or newly adopted child.

Dependent Care FSA:

- You can enroll in or increase your Dependent Care FSA contributions.
- You can elect to decrease or stop your Dependent Care FSA contributions if you or your spouse or domestic partner is staying at home to care for your newborn, newly adopted child or other qualified dependent(s).

**The Benefits Office requires a letter from you stating that your spouse or partner is no longer working or has reduced hours to stay at home to care for your newborn.*

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.

HEALTH SAVINGS ACCOUNT (HSA)

For Faculty and Non Union Staff only

- If already enrolled, you can change your contribution amount at any time, up to the maximum. The change will be effective as of the 1st of the month following your election.
- If you elect the High Deductible Health Plan **(HDHP)** and meet **other eligibility requirements**, you can enroll in an HSA. Go to this link on HARVie for more details: **http://hr.harvard.edu/files/humanresources/files/medicalplansummary.pdf**

NEXT STEPS

1. Call Benefits and provide us with your baby's date of birth or the child's date of placement or adoption. A PeopleSoft event will be created and a packet will be mailed to your home.
2. Make your benefits elections online in PeopleSoft Self-Service.
3. Submit a copy of the Birth Certificate, Statement of Birth or adoption/placement paperwork to complete your benefit elections. If you are also adding a spouse or domestic - partner, submit a copy of your marriage certificate or Statement of Domestic Partnership.

NOTE: All benefit election changes must be made within **30 days** of the date of birth or adoption/placement of your child. Changes will be retroactive to this date. More detailed information about each of these benefits can be found here on HARVie: http://hr.harvard.edu/health-welfare-benefits.

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.