WHAT HAPPENS to your benefits WHEN you or your dependent(s) gain eligibility elsewhere?

Medical, Dental, and Vision Coverage
- You can cancel your coverage if you have enrolled in similar coverage elsewhere.
- You can remove any dependents who have enrolled in similar coverage elsewhere. You will automatically change from family to individual coverage if all of your dependents have enrolled in similar coverage elsewhere.
- You **cannot** enroll in Harvard-sponsored coverage.
- You **cannot** change from individual to family coverage.
- You will need to provide a letter from another employer or insurer stating you and/or your dependent(s) are enrolled in coverage elsewhere, the types of coverage you are enrolled in, the names of those enrolled, and the date coverage started.

Life insurance Coverage (Supplemental and Dependent)
- You can enroll in or increase your life insurance coverage at any time. You will need to submit a Statement of Health form to MetLife for approval of supplemental and spouse/domestic partner coverage.
- Child life insurance coverage does not require approval from MetLife.
- You can decrease or cancel your supplemental and dependent life insurance at any time by submitting a written request to Benefits. If you wish to re-enroll at a later date, approval from MetLife may be required.
- You can change your life insurance beneficiaries at any time by calling Benefits to request a MetLife Beneficiary Designation Form; or download it from HARVie. The completed form should be mailed to Benefits.

Long Term Disability (LTD) Coverage
- You can enroll in LTD coverage at any time by completing an Evidence of Insurability form and submitting it to Liberty Life Assurance of Boston for approval.
- You will be subject to a 12-month pre-existing condition exclusion for conditions existing prior to your enrollment date. Please go to HARVie for more details.
- You can cancel your LTD coverage at any time by contacting Benefits. If you cancel your coverage and decide to re-enroll at a later date, approval from Liberty Life Assurance of Boston may be required.

Flexible Spending Accounts (FSA)

Health and Limited Purpose FSA
- You can decrease or cancel your Health or Limited Purpose FSA if you and/or any dependents have enrolled in coverage elsewhere.
- You **cannot** enroll in or increase your Health or Limited Purpose FSA election.

Dependent Care FSA
- You can enroll in or increase your Dependent Care FSA election if your spouse is newly working. You will need to provide proof of your spouse’s new employment.
- You can decrease or cancel your Dependent Care FSA election if your spouse enrolls in DFSA with his/her employer. You will need to provide proof of new enrollment.

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 with changes effective on January 1st of the upcoming year.

Continued on back
WHAT HAPPENS to your benefits WHEN you or your dependent(s) gain eligibility elsewhere?

Health Savings Account (HSA)
- You can make changes to your HSA election at any time by contacting Benefits. Changes will be effective the first of the month following the date of your new election.

Hyatt Legal Plan
- Changes to the legal plan can only be made during the Annual Open Enrollment period which typically takes place during the fall with changes effective on January 1st of the upcoming year.

Retirement Benefits and Beneficiaries
- Call the Harvard University Retirement Center (HURC) at 1-800-527-1398 for information on updating your retirement plan beneficiaries.

Next Steps
- Submit a letter to Benefits from new employer/insurer carrier indicating proof of enrollment elsewhere. Letter will need to include who’s enrolled, types of coverage, and coverage start date.
- Benefits will set up an event in PeopleSoft and an instructional packet will be mailed to your home address.
- You will need to complete the online enrollment change within 30 days of the date your new coverage began.

Important Information
- All benefit changes must be made, and supporting documentation submitted, within 30 days of the date your new coverage began. Changes will be retroactive to that date and you will be reimbursed any overpaid premiums if moving from family coverage to individual coverage, or cancelling coverage.
- More detailed information and forms mentioned here can be found on HARVie at hr.harvard.edu. Click on the Health & Welfare link.

Questions?
If you have questions about “What Happens When...” contact:
Harvard University Benefits:
114 Mt. Auburn Street 4th Floor Cambridge, MA 02138
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  W: 10:00am to 5:00pm  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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