WHAT HAPPENS to your benefits when you or your dependent(s) lose coverage elsewhere?

Medical, Dental, and Vision Coverage
- You can enroll in coverage if you have lost similar coverage elsewhere.
- You can enroll any dependents who have lost similar coverage elsewhere.
- You can change your plan option (HMO, POS, etc.) if you are newly enrolling a dependent(s).
- You cannot cancel your Harvard-sponsored coverage.
- You cannot change from family to individual coverage.
- You will need to provide a letter from the employer or insurer stating you and/or your dependent(s) have lost coverage elsewhere, the types of coverage you were enrolled in, the names of those enrolled, and the date coverage ended.

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 downloading 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 can enroll in LTD coverage without approval if your spouse has terminated employment or has changed from full-time to part-time employment (or vice versa). You will need to provide a letter from the employer indicating the change and the effective date.
- 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 enroll again 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/domestic partner loses coverage under their employer. You will need to provide proof of your spouse’s loss of eligibility.
  - You can decrease or cancel your Dependent Care FSA election if your spouse/domestic partner will be staying home to care for your children.

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.

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### WHAT HAPPENS to your benefits WHEN you or your dependent(s) lose coverage 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.
- If you are switching from individual coverage to family coverage, you will receive an additional $500 employer seed (family seed amount – individual seed).

#### 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 the employer/insurer carrier indicating loss of coverage elsewhere. The Letter will need to include who lost coverage, types of coverage lost, and coverage end 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 the previous coverage ended.

### Important Information
- All benefit changes must be made, and supporting documentation submitted, *within 30 days* of the date the previous coverage ended. Changes will be retroactive to that date and you will be charged retroactive premiums if moving from individual coverage to family coverage, or newly enrolling in Harvard’s 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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