WHAT HAPPENS to your benefits WHEN you divorce?

Medical, Dental, and Vision Coverage
- You can remove your former spouse from your coverage* within 30 days of the date of the divorce. They will be eligible for up to 36 months of COBRA-like coverage. They cannot be re-enrolled at a later date.
- If your spouse is enrolled in your coverage when you divorce, you can keep him/her on your coverage as an ex-spouse* If you remove your ex-spouse at some point in the future, they may not be eligible for COBRA-like coverage.
- You cannot change your medical plan coverage option (HMO, POS, etc.).
- You can change from individual to family coverage if your children were previously covered under your former spouse’s plan and you are required to cover them per your divorce agreement.

Life Insurance Coverage (Supplemental and Dependent)
- You can cancel your spousal life insurance coverage as of the date of your divorce.
- You can enroll in or increase your supplemental life insurance coverage without approval from MetLife if you enroll within 30 days of the date of your divorce. You can enroll or increase at any other time by submitting a Statement of Health form to MetLife for approval.
- You can enroll in child life insurance coverage at any time without approval from MetLife.
- You can decrease or cancel your supplemental life insurance at any time by submitting a written request to Benefits.
- 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 returned to Benefits.

Long Term Disability (LTD) Coverage
- If you enroll within 30 days of the date of your divorce, you will be automatically approved for coverage. You can enroll at any other 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 because your ex-spouse is not a federally qualified dependent for health insurance purposes.
  - You can enroll in or increase your FSA election if you are newly enrolling your dependent children in health coverage.
- Dependent Care FSA
  - You can enroll in or increase your Dependent Care FSA election if you are now responsible for your dependent child(ren)’s care.
  - You can decrease or cancel your Dependent Care FSA election if you are no longer responsible for your dependent child(ren)’s care.

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WHAT HAPPENS to your benefits WHEN you divorce?

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.

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
- Contact Benefits to notify us of the date of your divorce.
- An enrollment change packet will be mailed to you home address.
- You will need to complete and return the change forms to Benefits within 30 days of the date of your divorce. You will need to include a copy of the divorce nisi. If you are adding your child(ren) to your coverage, you will also need to include a copy of the divorce agreement showing you are now responsible for providing their health coverage.

Important Information
- All benefit changes must be made, and supporting documentation submitted, within 30 days of the date your divorce is finalized. Changes will be retroactive to that date and you will be reimbursed any overpaid premiums if moving from family coverage to individual 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.