

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 reenrolled.
- If your spouse is enrolled in your coverage when you divorce, they can remain enrolled as an ex-spouse*. If you remove your ex-spouse 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 enroll your children if they were previously covered under your former spouse's plan and you are required per your divorce agreement to provide coverage.

* Under federal tax rules, employees will be taxed on the amount Harvard pays for an ex-spouse's medical and/or dental coverage. For more details, visit HARVie at: <http://hr.harvard.edu/files/humanresources/files/benefitsspecialeligibility.pdf>

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 if you do so within 30 days of the date of your divorce. You can enroll or increase at any other time with approval from the carrier.
- You can enroll in child life insurance coverage at any time without approval from the carrier.
- You can change your life insurance beneficiaries at any time. Call Benefits to request a MetLife Beneficiary Designation form or download it from HARVie. The completed form must be returned to Benefits.

*You must be enrolled in supplemental life insurance to elect dependent life insurance.

Long Term Disability (LTD) Coverage

- You can enroll within 30 days of the date of your divorce without approval from the carrier. You can enroll at any other time with 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 want to reenroll later, approval from the carrier 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.

Dependent Care FSA

- You can enroll in or increase your dependent care FSA election if you are now responsible for your dependent children's care.
- You can decrease or cancel your dependent care FSA election if you are no longer responsible for your dependent children's care.

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



HARVARD
Human Resources

WHEN you divorce?

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 submission 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.

InfoArmor Identity Theft Protection

- Changes to the identity theft protection 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 packet will be mailed to you home address.
- Complete and return the change forms to Benefits within 30 days of the date of your divorce. Include a copy of the divorce nisi. If you are adding your children to your coverage, you will need to include a copy of the divorce agreement showing you are now responsible for providing their health coverage, and a copy of their birth certificate.

Important Information

- Changes and supporting documentation must be submitted, within 30 days of the date your divorce is finalized and will be effective as of that date. You will be reimbursed overpaid premiums if moving from family coverage to individual coverage.
- Go to HARVie - hr.harvard.edu/health-welfare-benefits - for more information and forms.

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

January 2019