

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you end your domestic partnership?

Medical, Dental, and Vision Coverage

- You can remove your former domestic partner from coverage. They will be eligible for up to 36 months of COBRA-like coverage.
- You cannot change your medical plan coverage option (HMO, POS, etc.).

There is a twelve-month wait period before you can enroll a new domestic partner. Your former domestic partnership will be deemed terminated as of the signature date on the Statement of Termination of Domestic Partnership. Contact the local municipality where you registered your domestic partnership for the Statement of Termination. If you did not register your domestic partnership with a local municipality, you must complete and submit a Harvard statement of termination, available on HARVie (hr.harvard.edu/forms-documents).

Life Insurance Coverage (Supplemental and Dependent)

- You can cancel your dependent life insurance coverage as of the date of the termination of your domestic partnership.
- You can cancel or decrease coverage at any time by submitting the request in writing to Benefits.
- You can change your life insurance beneficiaries at any time by online at any time by going to mybenefits.metlife.com.

Long Term Disability (LTD) Coverage

- You can enroll within 30 days of the date of the termination of your domestic partnership 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. Go to HARVie (hr.harvard.edu/disability) 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 if your domestic partner was a federally qualified dependent for health insurance purposes.

Dependent Care FSA

- You can enroll in or increase your dependent care FSA if you are now responsible for your dependent children's care.
- You can decrease or cancel your dependent care FSA 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 1 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 submission date of your new election.

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MetLife Legal Plans

- 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 1 of the upcoming year.

Allstate Identity Theft Protection

- You cannot enroll in nor cancel the identity theft protection plan until the annual open enrollment period which typically takes place during the fall with changes effective on January 1 of the upcoming year. However, if your ex-domestic partner is your only dependent, you can change from family coverage to individual coverage within 30 days of the date of the termination of your domestic partnership.

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 the termination of your domestic partnership.
- An enrollment packet will be mailed to your home address.
- Complete and return the change forms to Benefits within 30 days of the date of termination.

Important Information

- Changes and supporting documentation must be submitted within 30 days of the date of termination and will be effective as of that date. You will be reimbursed overpaid premiums if moving from a family coverage level 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

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

Revised 12/2020