

# WHAT HAPPENS to your benefits



HARVARD  
Human Resources

## WHEN...

### ... you end your domestic partnership?

#### MEDICAL, DENTAL & VISION COVERAGE

- You can remove your former domestic partner from your coverage\*. He/she will be eligible for up to 36 months of COBRA-like coverage.
- You **cannot** change your medical plan coverage option (HMO, POS etc.).
- All changes will be effective as of the date the domestic partnership is terminated.

**\*There is a twelve-month waiting 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. Check your local municipality for the Statement of Termination (i.e. City of Cambridge or City of Boston).**

#### LIFE INSURANCE COVERAGE

- You can enroll in or increase your supplemental life Insurance coverage at any time. However, you must submit a completed Statement of Health form to MetLife Insurance Company for approval.
- You can decrease or cancel supplemental life Insurance coverage at any time. You must send the request, in writing, to Benefits.
- **You can change your life insurance beneficiaries at any time.** Call Benefits or download the MetLife Beneficiary Designation form from HARVie and mail to Benefits.

#### LONG-TERM DISABILITY (LTD) COVERAGE

- You can enroll in LTD insurance coverage at any time. If you enroll within 30 days of the day your domestic partnership is terminated, you will be automatically approved. If you enroll at any other time, approval from The Standard Insurance Company may be required.
- If you enroll in LTD coverage, you will be subject to a 12-month pre-existing condition exclusion (but only for conditions existing before your enrollment date).
- You can cancel your LTD insurance coverage at any time. However, if you cancel and decide to enroll at a later date, approval from The Standard Insurance Company may be required. Please contact Benefits if you wish to cancel your LTD insurance coverage.

**NOTE:** Forms mentioned here can be found on HARVie: <http://hr.harvard.edu/documents-contracts>

#### FLEXIBLE SPENDING ACCOUNTS (FSA)

##### Health FSA:

- You can decrease or stop your Health FSA contributions if your domestic partner was a federal qualified dependent.

##### Dependent Care FSA:

- You can enroll in or increase your Dependent Care FSA contributions to accommodate newly eligible dependents.
- You can elect to decrease or stop your Dependent Care FSA contributions if you are no longer responsible for your qualified dependent(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 at the Annual Open Enrollment period which typically takes place during the fall.

#### RETIREMENT BENEFITS & BENEFICIARIES

- Call the **Harvard University Retirement Center at 1-800-527-1398** to find out how to update or change the beneficiaries you have listed on your retirement plan(s).

#### NEXT STEPS

1. Call Benefits and provide us with the date your domestic partnership was terminated.
2. An enrollment packet will be mailed to your home address.
3. Complete the enrollment form and return it to Benefits along with a copy of the Statement of Termination of Domestic Partnership filed with the municipality where the partnership was registered.

**NOTE 1:** All benefit election changes must be made within **30 days** of the date your domestic partnership was terminated. Changes will be retroactive to that date and you will be charged premiums retroactively if enrolling in coverage.

**NOTE 2:** If you are **already enrolled in a Health Savings Account (HSA)**, you can change your contribution amount at any time up to the maximum. The change will take effect the 1<sup>st</sup> of the month following your election.

More detailed information can be found under Total Rewards on Harvie at <http://hr.harvard.edu>. Click on the **Health & Welfare Benefits** link.

If you have any questions about "What Happens When", contact:

##### Harvard University Benefits

Phone: 617-496-4001  
Fax: 617-496-3000  
Email: [benefits@harvard.edu](mailto:benefits@harvard.edu)

##### Hours of Operation

Phone: M-T-Th-F 9:00am to 5:00pm  
Wed 10:00 am to 5:00 pm

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.