WHAT HAPPENS to your benefits WHEN you marry or register a domestic Partnership?

Medical, Dental, and Vision Coverage
- You can enroll in family coverage if you are enrolling your new spouse/domestic partner*.
- If you already have family coverage, you can enroll your new spouse/domestic partner.
- You can change your medical plan coverage option (HMO, POS, etc.) if you are enrolling your new spouse/domestic partner.
- You cannot cancel your coverage, enroll in individual coverage, or change from family to individual coverage.
* Under federal tax rules, employees will be taxed on the amount Harvard pays for a domestic partner’s medical and/or dental coverage if the domestic partner does not qualify as a tax dependent for health insurance purposes. For more details, visit HARVie at: http://hr.harvard.edu/files/humanresources/files/benefitsspecialeligibility.pdf

Life Insurance Coverage (Supplemental and Dependent)
- You can enroll in or increase your supplemental life insurance coverage without approval from MetLife if you – make your election within 30 days of the date of your marriage/registration of domestic partnership. You can enroll or increase at any other time by submitting a Statement of Health form to MetLife for approval.
- You can enroll in spouse/domestic partner life insurance coverage at any time, provided you are enrolled (or are enrolling) in supplemental life. If you enroll within 30 days of the date of marriage/registration of domestic partnership, you can elect $25k or $50k without approval from MetLife. You can elect $75k and $100k 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 change your life insurance beneficiaries at any time by calling Benefits to request a MetLife Beneficiary Designation Form, or download it from HARVie. The completed form should be mailed to Benefits.

Long Term Disability (LTD) Coverage
- If you enroll within 30 days of the date of your marriage/registration of domestic partnership, 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 enroll in or increase your FSA election if you are enrolling your new spouse in health coverage.

Dependent Care FSA
- You can enroll in or increase your Dependent Care FSA election if you are gaining a qualified dependent as defined by the IRS.
- You can decrease or cancel your Dependent Care FSA election if your new spouse/domestic partner is staying home to care for your qualified dependent(s).

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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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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WHAT HAPPENS to your benefits WHEN you marry or register a domestic Partnership?

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 provide us with the date of your marriage/registration of domestic partnership.
- An enrollment change packet will be mailed to you home address.
- You will need to complete the enrollment process within 30 days of the date of marriage/registration.

Important Information
- All benefit changes must be made, and supporting documentation submitted, within 30 days of your marriage/registration of domestic partnership. Changes will be retroactive to that date and you will be charged retroactive premiums if moving from no/individual coverage to family 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

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