

# WHAT HAPPENS to your benefits



## WHEN you marry or register a domestic partnership?

### Medical, Dental, and Vision Coverage

- You can enroll your new spouse/domestic partner and their children.\* If you are enrolled in individual coverage, you will be moved to one of the family coverage levels.
- You can change your medical plan coverage option (HMO, POS, etc.) if you are enrolling your newly eligible dependents.
- 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 dental coverage if the domestic partner does not qualify as a tax dependent for health insurance purposes. For more details, visit HARVie at: [hr.harvard.edu/files/humanresources/files/benefitsspecialeligibility.pdf](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 if you do so within 30 days of the date of your marriage/registration. You can enroll or increase at any other time with approval from the carrier.
- You can enroll in spouse/domestic partner life insurance at any time with approval from the carrier. If you enroll within 30 days of the date of marriage/registration, you can elect \$25k or \$50k without approval. You can elect \$75k and \$100k with approval from the carrier.
- You can enroll in child life insurance coverage at any time without approval.
- You can change your life insurance beneficiaries online at any time by going to [mybenefits.metlife.com](http://mybenefits.metlife.com).

\*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 marriage/registration without approval. You can enroll at any other time with approval from the carrier.
- 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](http://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 reenroll later, approval from the carrier may be required.

### Flexible Spending Accounts (FSA)

#### Health and Limited Purpose FSA

- You can enroll in or increase your FSA election within 30 days of your marriage (or registration of domestic partnership if your domestic partner qualifies as a tax dependent for health insurance purposes).

#### 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 dependents.

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.

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HARVARD  
Human Resources

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### 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.

### 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 cancel or enroll in the identity theft protection plan. However, you can change from individual to family coverage.

### 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 the date of your marriage/registration domestic partnership.
- An enrollment change packet will be mailed to your home address.
- Complete the enrollment process within 30 days of the date of marriage/registration.

### Important Information

- Changes and supporting documentation must be submitted within 30 days of the date of your marriage/registration and will be effective as of that date. You will be charged retroactive premiums if enrolling for the first time or moving from individual to family coverage.
- Go to HARVie - [hr.harvard.edu/health-welfare-benefits](https://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](mailto: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.

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