WHAT HAPPENS to your benefits WHEN you adopt a child or have a baby?

**Medical, Dental, and Vision Coverage**
- You can enroll in family coverage or change from individual to family coverage if enrolling your newly adopted child/newborn. You can also add your spouse/domestic partner at this time.
- If you already have family coverage, you can add newly adopted child/newborn.
- You can change your medical plan coverage option if you are adding your newly adopted child/newborn.

**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 adoption/birth. You can enroll at any other time by submitting a Statement of Health form to MetLife for approval.
- You can enroll in child life insurance coverage as of the date of adoption/birth provided you are enrolled (or are enrolling) in supplemental life insurance coverage and are actively at work at the time coverage goes into effect.
- You can enroll in spouse/domestic partner life insurance coverage at any time, provided you are enrolled (or are enrolling) in supplemental life and are actively at work at the time coverage goes into effect. If you enroll within 30 days of the date of adoption/birth, 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 decrease or cancel your supplemental life insurance coverage at any time by submitting a written request to Benefits.
- You can change your life insurance beneficiaries at any time by calling Benefits to request a MetLife Beneficiary Designation Form or downloading 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 adoption/birth, 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 submitting a written request to 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 Health or Limited Purpose FSA if you are enrolling your newly adopted child/newborn in your health coverage.
- **Dependent Care FSA**
  - You can enroll in or increase your Dependent Care FSA election.
  - You can decrease or cancel your Dependent Care FSA election if you, your spouse/domestic partner are staying home to care for your newly adopted child/newborn.

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.

Continued on back

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 11/2017
WHAT HAPPENS to your benefits WHEN you adopt a child or have a baby?

Health Savings Account (HSA)
- You can enroll in or 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.
- If you enroll in the High Deductible Health Plan (HDHP) as of the date of adoption/birth and meet other eligibility requirements, you can enroll in an HSA. More details available on HARVie - http://hr.harvard.edu/files/humanresources/files/medicalplansummary.pdf

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(s) beneficiaries.

Next Steps
- Contact Benefits to provide us with the date of birth/adoption.
- An enrollment change packet will be mailed to you home address.
- You will need to complete and return the change forms to Benefits within 30 days of the date of birth/adoption. You will need to include a copy of birth certificate/adoption paperwork.

Important Information
- All benefit changes must be made, and supporting documentation submitted, within 30 days of the date of birth/adoption. Changes will be retroactive to that date and you will be charged retroactive premiums if moving from 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