



## BIRTH/ADOPTION OF CHILD FAQ<sub>s</sub>

### Q1. Can I change my medical plan?

If you are enrolling your new child, you can change medical plans. The change will be effective as of your child's date of birth/adoption. To ensure claims are submitted to the correct plan, you must provide your new insurance information to your medical providers.

### Q2. I am enrolled in individual coverage but will be changing to family coverage. What documentation do I need to provide?

You will need to complete the online enrollment via PeopleSoft self-service and submit the following within 30 days of the date of birth/adoption:

- **Birth of a child** - a copy of your newborn's birth certificate or statement of birth from the hospital (please note: copies of hospital medical records or discharge papers will not be accepted and should not be submitted)
- **Adoption of a child** - a copy of the adoption/placement paperwork showing date of adoption/placement, and child's name and date of birth
- A copy of your marriage certificate if you are adding **your spouse** along with your new child. A completed Harvard Statement of Domestic Partnership (available on HARVie - <http://hr.harvard.edu/forms-documents>) if you are adding **your domestic partner** along with your child. Detailed information on the tax implications of enrolling a domestic partner can also be found under this same section.
- You can add **other dependent children** only if they have lost coverage elsewhere. You will need to provide proof of loss of other coverage as well as a copy of their birth certificate. Coverage will be effective as of the date of loss of coverage.

**Note:** if you are changing from an individual to one of the family coverage levels, the effective date for family coverage will be your new child's date of birth/adoption, and you will be charged retroactive premiums for medical, dental, and/or vision.

### Q3. Do I need to select a Primary Care Physician (PCP)?

The HMO and the POS plans require that members have a PCP on file. If you have elected:

- Harvard University Group Health Plan (HUGHP), and you do not contact Member Services with the name of your PCP within 30 days, one will be assigned
- Blue Cross Blue Shield of Massachusetts (BCBSMA), you will need to contact BCBSMA once you receive your ID cards to provide the name of your PCP, otherwise claims may be denied

**Note:** Only newly enrolled members will need to select a PCP at this time. Those already enrolled do not need to take any action unless they wish to change their current PCP.

### Q4. When will I receive my new ID Cards?

You will receive your ID cards within two to three weeks of submitting your elections. The insurance carrier (BCBSMA, HUGHP, Delta Dental, etc.) will send the ID cards to your home address. You will receive a separate card for prescription coverage from Express Scripts. If you need to access care before you receive your cards, you can contact the carrier for your ID number.

**Note:** Express Scripts, Delta Dental, and EyeMed Vision cards for all participants will be in the subscriber's name.

**Q5. Can I enroll in or make changes to my Health Flexible Spending Account (FSA)?**

You can make the following changes to your Health FSA enrollment:

- You can enroll in or increase your Health FSA. The change will be for the current calendar year and can only be used for expenses incurred on or after your new child's date of birth/adoption. Deductions will be taken from the paychecks remaining in the current calendar year.
- You cannot decrease nor cancel your current election.

**Q6. Can I enroll in or make changes to my Dependent Care FSA?**

You can make the following changes to your Dependent Care FSA:

- You can enroll in or increase your Dependent Care FSA. The change will be for the current calendar year and can only be used for expenses incurred on or after your new child's date of birth/adoption.
- You can decrease your current election or cancel ongoing deductions if your spouse/partner is staying home to care for your child. You will need to submit a letter from your spouse/partner's employer stating they are no longer working or have reduced their hours and the effective date of the change.

**Note:** FSA elections *do not* carry over to the next calendar year. If you wish to enroll in an FSA for the next calendar year you will need to do so during the annual Open Enrollment period which typically takes place in the fall.

**Q7. Should I enroll my new child in dental coverage even though they won't be seeing a dentist in the near future?**

If you are currently enrolled in the family coverage level, there will be no additional cost, so we recommend you enroll your child in your coverage at this time. Otherwise, you will need to remember to add your child to your coverage during a future Open Enrollment period, or within 30 days of an IRS-defined status change which allows enrollment in dental coverage.

**Q8. Can I enroll in or increase my supplemental life insurance?**

- If you make your election within 30 days of the date of your new child's birth/adoption, you can enroll in or increase your Supplemental Life Insurance with automatic approval up to the highest multiple of your salary that does not exceed \$1,500,000 (coverage above that amount will require approval from MetLife)
- You can enroll in or increase your coverage at any other time by submitting a Statement of Health form to MetLife for approval
- If you wish to update your beneficiaries, refer to the Designating/Updating Beneficiaries Instruction Sheet included in your enrollment packet

**Q9. Can I enroll in or cancel dependent life insurance?**

You must be enrolled in supplemental life insurance coverage.

- **Dependent child life insurance:** you can elect \$5,000 or \$10,000 of coverage for your dependent children at any time without approval from MetLife
- **Spouse/Domestic partner life insurance:** You can elect \$25,000, \$50,000, \$75,000 or \$100,000 of coverage for your spouse/domestic partner by submitting a completed Statement of Health form (available on HARVie under Documents & Contracts) to MetLife for approval
- You can enroll at any time by submitting a completed Statement of Health form to MetLife for approval
- You can cancel your dependent life insurance coverage at any time by sending a written request to the Benefits office

**Q10. Can I elect Long Term Disability (LTD) insurance at this time?**

You can enroll within 30 days of your child's date of birth/adoption with automatic approval. You can enroll at any other time by submitting a completed Evidence of Insurability form to Lincoln Financial for approval. Please note, you will be subject to a 12-month pre-existing condition exclusion, but only for conditions existing before your enrollment date.

