



## MARRIAGE/REGISTRATION OF DOMESTIC PARTNERSHIP FAQ<sub>s</sub>

### Q1. I want to add my new spouse or domestic partner to my health coverage. What documentation do I need to provide?

You will need to complete the online enrollment via PeopleSoft and submit the following documentation within **30 days** of the date of your marriage/registration of domestic partnership:

- Marriage - a copy of your marriage certificate
- Registration of domestic partnership:
  - Copy of your Certificate of Domestic Partnership from a local municipality
  - Completed Harvard Statement of Domestic Partnership which is included in this packet and can be found on [HARVie](http://hr.harvard.edu/forms-documents) ([hr.harvard.edu/forms-documents](http://hr.harvard.edu/forms-documents)). Be sure to review the information on the **tax implications when enrolling a domestic partner**.

If you are adding any newly eligible dependent children, you will need to submit a copy of their birth certificate.

**Note:** If you are changing from individual to a family coverage level, the effective date for family coverage will be date of your marriage/registration and you will be charged retroactive premiums for medical, dental, and/or vision.

### Q2. Do I need to select a Primary Care Physician (PCP)?

The HMO and POS plans require you to 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 received 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. Those already enrolled do not need to take any action unless they wish to change their PCP.

### Q3. 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 ID cards to your home address. You will receive a separate card from Express Scripts for prescription coverage. 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 cards for all participants will be in the subscriber's name.

### Q4. Can I enroll in or make changes to my Health Flexible Spending Account (FSA)?

- You can enroll in or increase your Health FSA to accommodate your newly eligible dependents – spouse, spouse's children, or domestic partner who meets the IRS definition of a qualifying relative.\* The change will be for the current calendar year and can only be used for expenses incurred on or after the date of your marriage/registration. Deductions will be taken from the paychecks remaining in the current calendar year.
- You cannot decrease nor cancel your current Health FSA election.

**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.

\*Expenses for your Domestic Partner and their children can be reimbursed from your Health FSA **only** if they meet the IRS definition of Qualifying Relative for Purposes of Section 152(d)(1). Please refer to [IRS Publication 501](#) for more information.

**Q5. Can I enroll in or make changes to my Dependent Care FSA?**

You can make the following changes to your Dependent Care FSA if you are gaining a qualified dependent as defined by the IRS:

- 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 the date of your marriage/registration
- You can decrease your current election, or cancel ongoing deductions, if your spouse/partner is staying home to care for your children. 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.

**Q6. Can I enroll in or increase my Supplemental Life Insurance?**

- If you make your election within 30 days of the date of your marriage/registration, 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 this packet

**Q7. Can I enroll in Dependent Life Insurance?**

You must be enrolled in supplemental life insurance coverage.

- You can elect spouse/domestic partner life Insurance of \$25k or \$50k without approval from MetLife if you enroll within 30 days of the date of your marriage/registration
- You can elect \$75k or \$100k of spouse/domestic partner life insurance by submitting a Statement of Health (SOH) form to MetLife for approval. The [MetLife SOH form](#) is available under the Life Insurance section of Forms & Documents on HARVie ([hr.harvard.edu/forms-documents](http://hr.harvard.edu/forms-documents)). Send the completed form to MetLife for approval
- You can enroll in Dependent Child Life Insurance at any time without approval from MetLife.

**Q8. Can I elect Long Term Disability (LTD) insurance?**

You can enroll in LTD coverage within 30 days of your marriage/registration 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.

