

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you end your domestic partnership?

You have **30 days from the date you terminate your domestic partnership** to make allowable changes to your benefits. Changes will be retroactive to the date your domestic partnership is terminated. Click an item below for more details on allowable changes. Please be sure to read the Frequently Asked Questions and contact Benefits to initiate the process.

[Medical, Dental, and Vision Coverage](#)

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Medical, Dental, and Vision Coverage

- You must remove your former domestic partner from coverage. They will be eligible for up to 36 months of COBRA-like coverage.
- You cannot change your medical plan coverage option (HMO, POS, etc.).

There is a twelve-month wait period before you can enroll a new domestic partner. Your former domestic partnership will be deemed terminated as of the signature date on the Statement of Termination of Domestic Partnership. Contact the local municipality where you registered your domestic partnership for the Statement of Termination. If you did not register your domestic partnership with a local municipality, you must complete and submit a [Harvard Statement of Termination of Domestic Partnership](#), available on HARVie (hr.harvard.edu/forms-documents).

Life Insurance Coverage (Supplemental and Dependent)

- You can cancel your dependent life insurance coverage as of the date of the termination of your domestic partnership.
- You can cancel or decrease coverage at any time by submitting the request in writing to Benefits.
- You can change your life insurance beneficiaries online at any time by going to mybenefits.metlife.com.

Long Term Disability (LTD) Coverage

- You can enroll **within 30 days** of the date of the termination of your domestic partnership without approval from the carrier. You can enroll at any other time with approval.
- 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) for more details.
- You can cancel your LTD coverage at any time by contacting Benefits. If you cancel your coverage and want to reenroll later, approval from the carrier may be required.

Flexible Spending Accounts (FSA)

Health and Limited Purpose FSA

- You can decrease or cancel your health or limited purpose FSA if your domestic partner was a federally qualified dependent for health insurance purposes. You cannot enroll in nor increase.

Dependent Care FSA

- You can enroll in or increase your dependent care FSA if you are now responsible for your dependent children's care.
- You can decrease or cancel your dependent care FSA if you are no longer responsible for your dependent children's care.

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 in October/November with changes effective January 1 of the upcoming year.

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.

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MetLife Legal Plans

- Changes to the legal plan can only be made during the annual open enrollment period which typically takes place in October/November with changes effective January 1 of the upcoming year.

Allstate Identity Theft Protection

- You cannot enroll in nor cancel the identity theft protection plan until the annual open enrollment period which typically takes place in October/November with changes effective January 1 of the upcoming year. However, if your ex-domestic partner is your only dependent, you can change from family coverage to individual coverage **within 30 days** of the date of the termination of your domestic partnership.

Retirement Benefits and Beneficiaries

- Refer to the [Information on Designating/Updating Beneficiaries info sheet](#) on HARVie (hr.harvard.edu/retirement) for details on updating your retirement plan beneficiaries. Call the Harvard University Retirement Center (HURC) at 1-800-527-1398 if you have questions.

Next Steps

1. Contact Benefits to notify us of the date of the termination of your domestic partnership.
2. An enrollment packet will be mailed to your home address.
3. Complete and return the change forms to Benefits **within 30 days of the date of termination**.

Reminders and Contact Information

- Changes and supporting documentation must be submitted **within 30 days of the date of termination** and will be effective as of the termination date. You will be reimbursed overpaid premiums if moving from a family coverage level to individual coverage.
- Go to HARVie (hr.harvard.edu/health-welfare-benefits) for more information and forms.
- If you have questions about What Happens When, contact Harvard University Benefits at 617-496-4001, or by email at benefits@harvard.edu. Phones are open Mondays, Tuesdays, Thursdays, and Fridays from 9am to 5pm and Wednesdays from 10am to 5pm. ET.

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Frequently Asked Questions

I want to remove my ex-domestic partner from my health coverage. What sort of documentation do I need to provide?

You will need to submit a copy of the Termination of Domestic Partnership from your local municipality or, if you were never registered with a local municipality, [Harvard's Termination of Domestic Partnership form](#) (available on HARVie). In either case, you will need to return enrollment change forms (contact Harvard Benefits for these) and required documentation **within 30 days** of the date of the termination of domestic partnership.

Can I keep my ex-domestic partner enrolled in coverage?

No. Ex-domestic partners are not eligible for coverage under Harvard's plans.

I was covered under my domestic partner's health coverage. Can I enroll in Harvard's coverage?

A termination of domestic partnership itself does not allow you to enroll in the Harvard-sponsored coverage. However, if you (and any eligible dependents) lose coverage under your ex-domestic partner's plan, you may enroll in the Harvard-sponsored coverage as of the date your previous coverage ended. You will need to submit proof that your coverage has ended. The proof of loss of coverage must indicate the date the coverage ended, the type of coverage (medical, dental, etc.), and names of participants losing coverage. You must complete the enrollment process **within 30 days** from the loss of coverage date. Refer to [What Happens When You or Your Dependents Lose Coverage Elsewhere](#) on HARVie for more details.

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

- You can enroll in or increase your Health FSA if you are enrolling in the Harvard-sponsored coverage.
- You may only decrease or cancel your Health FSA if your domestic partner was considered a qualified dependent for health insurance purposes, to reflect their loss of eligibility.

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

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

- You can enroll in or increase your Dependent Care FSA if you have newly eligible dependents.
- You can cancel or decrease your current election only if your qualified dependent(s) will no longer reside with you.

Note: You cannot be reimbursed contributions to-date. FSA elections do not carry over to the next calendar year. If you want 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 October/November with changes effective the upcoming January 1.

Can I enroll in or increase my Supplemental Life insurance?

You can enroll in or increase your coverage at any other time by submitting a Statement of Health form to MetLife for approval. However, if you make your election **within 30 days** of the date of the termination of your domestic partnership, 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).

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Can I enroll in or cancel my Dependent Life Insurance coverage?

You can make the following changes:

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.
- You can cancel your dependent child life insurance coverage at any time by sending a written request to the Benefits office.

Spouse/Domestic Partner Life Insurance:

- You must cancel your Spouse/Domestic Partner Life Insurance coverage because your ex-domestic partner is not eligible for this benefit.

Can I change my life insurance and retirement plan beneficiaries?

Yes. You can change your beneficiaries at any time. If you want to update your beneficiaries, refer to the [Designating/Updating Beneficiaries Instruction Sheet](#) on HARVie (hr.harvard.edu/disability).

Is there anything else I should do at this time?

You should confirm that your mailing address is accurate in PeopleSoft and that your tax withholdings are updated to reflect your recent change in status. You should contact your local Human Resources office to update your PeopleSoft profile (including your name, if applicable).