

# WHAT HAPPENS to your benefits



## WHEN you adopt a child or have a baby?

### Medical, Dental, and Vision Coverage

- You can enroll your newly adopted child/newborn and spouse/domestic partner\*. If you are enrolled in individual coverage, you will be moved family coverage.
- You can change your medical plan coverage option (HMO, POS, etc.) if you are adding your newly adopted child/newborn.

\* Under federal tax rules, employees will be taxed on the amount Harvard pays for a domestic partner's medical and/or dental coverage if the domestic partner does not qualify as a tax dependent for health insurance purposes. For more details, visit HARVie at: <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 adoption/birth. You can enroll or increase at any other time with approval from the carrier.
- You can enroll in child life insurance coverage at any time without 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 adoption/birth, you can elect \$25k or \$50k without approval. You can elect \$75k and \$100k with approval from the carrier.
- You can change your life insurance beneficiaries at any time. Call Benefits to request a MetLife Beneficiary Designation form or download it from HARVie. The completed form must be returned to Benefits.

\*You must be enrolled in supplemental life insurance to elect dependent life insurance.

### 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 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. 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 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 health or limited purpose FSA within 30 days of the date of adoption/birth 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 within 30 days of the date of adoption/birth.
- You can decrease or cancel your dependent care FSA election within 30 days of the date of adoption/birth if you or 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.

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# WHAT HAPPENS to your benefits



HARVARD  
Human Resources

## 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 submission date of your new election.

### 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.

### InfoArmor Identity Theft Protection

- You cannot enroll in the identity theft protection plan. However, you can change from individual coverage 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(s) beneficiaries.

### Next Steps

- Contact Benefits to provide us with the date of birth/adoption.
- A packet will be mailed to you home address.
- Complete the enrollment process within 30 days of the date of birth/adoption.

### Important Information

- Changes and supporting documentation must be submitted within 30 days of the date of birth/adoption and will be retroactive to 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](http://hr.harvard.edu/health-welfare-benefits) -

### 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 Walk-in: M-Th 11:00am to 3:00pm  
Closed Fridays for walk-ins

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.

January 2019