



Changes happen to all of us, you may get married, have a baby, move to a new city...and each of those Life Events may impact your decisions about your employer-provided benefits. Generally, your benefit elections can only be changed once a year during your employer's annual enrollment period. However, if you experience certain changes, you may be permitted to change your benefit elections if you request that change through proper channels within 30 days of the life event. *Specific rules, timing and details may vary, please verify the requirements for your situation with your employer.*

Selecting the event(s) below will provide some things to think about and actions to take.

- Birth or Adoption of a Child**
- Change in Eligibility for Medicaid or CHIP**
- Court Ordered for Dependent Coverage**
- Death of a Dependent**
- Dependent Loses Eligibility**
- Divorce, Annulment or Legal Separation**
- Domestic Partnership**
- Employee Becomes Eligible for Medicare**
- Employee Loses Eligibility**
- Leaving the Employer**
- Loss of Other Health Coverage**
- Marriage**
- Newly Hired Employee**
- Significant Change in Cost of Coverage**
- Spouse Changes Employment**
- Spouse's Annual Enrollment Period**
- Taking a Leave of Absence**
- Taking a Leave of Absence - USERRA**

Birth or Adoption of a Child

A new child increases family responsibility. Consider if your benefits should change to accommodate your new child. Generally, you have limited number of days after birth or adoption to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another life event.

- **Verify Eligibility and Costs** - Check with your employer's eligibility rules and plan cost. What benefits is your new child eligible for?
- **Add Coverage** - Consider enrolling your new child to your benefit plan(s).
- **Update your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way but is generally only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to enroll or change you FSA election if you anticipate an increase to your out-of-pocket costs (e.g., deductibles, copays or coinsurance).
- **Update or Begin Dependent Care FSA Contributions** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider changing your HSA contribution if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to change your savings for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements.
- **Review Life Insurance Coverage** - A new dependent may create a need for more life insurance protection. Consider increasing your life insurance and accidental death and dismemberment (AD&D) insurance amounts. If available, you may want to purchase dependent life insurance.
- **Establish a College Savings Plan** - Consider establishing a college savings plan (529 Plan) for your new child. College Savings Plans have tax-advantages if used for the cost of education; consult with your financial advisor to determine what's best for your situation.
- **Update Your Records** - Contact Human Resources to change your dependent information and your tax withholding. Also consider requesting a Social Security number for your child.
- **Assign Beneficiaries** - Review your beneficiary designations for your life insurance, AD&D coverage, Health Savings Account, and your retirement program. Your spouse may automatically be your beneficiary under some plans unless someone else is named. In some cases, benefits can be payable to a trust for your child.

Change in Eligibility for Medicaid or CHIP

Medicaid and CHIP (Child Health Insurance Program) provide coverage to uninsured individuals based on financial need. Gaining or losing eligibility for either program is considered a Life Event that generally permits you to make a mid-year change to your medical plan election within 60 days of the date that your Medicaid or CHIP status changes. Check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check with your employer's eligibility rules and plan cost. What benefits is your new child eligible for?
- **Add Coverage** - If you are no longer eligible for Medicaid or CHIP, consider enrolling yourself and your eligible/impacted family members in your employer's benefit plan.
- **Disenroll From Coverage**- If you become eligible for Medicaid or CHIP, disenroll yourself and your impacted family members from your employer's benefit plan.
- **Enroll in a Health Savings Account (HSA)** - If you're enrolling in an IRS-qualified High Deductible Health Plan (HDHP), you may be eligible to contribute to an HSA. HSA funds can be used to pay for qualified medical, dental and vision care expenses for you tax dependents, if those expenses are not otherwise paid for by insurance. Consider contributing to an HSA to pay for your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to save for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements specific to HSAs.
- **Discontinue Health Savings Account (HSA) Contributions** - If you're disenrolling from an HDHP, you will no longer be eligible to contribute to an HSA. However, an HSA is an individually owned bank account, so you continue to have access to any accumulated HSA funds after you disenroll from the HDHP. Check with your employer to confirm the rules and requirements specific to HSAs.
- **Seek Legal Counsel** - Consult with your attorney to update or create your will or any other legal documents. Your attorney is a good source of information regarding government programs, beneficiary designations, guardianship arrangements and custody arrangements.

Court Order for Dependent Coverage

Certain life circumstance can result in a court order requiring you to obtain health insurance coverage for your child. Generally, you have a limited number of days after the court order is issued to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check with your employer's eligibility rules and plan cost. What benefits is your new child eligible for?
- **Add Coverage** - If eligible, enroll your child in your benefit plan(s).
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider changing your HSA contribution if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to change your savings for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements.
- **Update Your Records** - Contact Human Resources to change your dependent information.
- **Assign Beneficiaries** - Review your beneficiary designations for your life insurance, AD&D coverage, Health Savings Account, and your retirement program. Your spouse may automatically be your beneficiary under some plans unless someone else is named. In some cases, benefits can be payable to a trust for your child.
- **Seek Legal Counsel** - Consult your attorney to understand all the requirements of the court order to make sure you are in compliance. Your attorney is a good source of information regarding beneficiary designations, guardianship arrangements and custody arrangements.

Death of a Dependent

Nothing is as devastating as the loss of a spouse or a child. This personal tragedy will have an impact on your benefits. Generally, you have a limited number of days after any Life Event to make your benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Contact Human Resources** - Human Resources and your supervisor can work with you to schedule time out of the office and identify resources your employer has, to help you through this difficult time, such as an Employee Assistance Program.
- **Verify Plan Eligibility** - If your insurance coverage was through your spouse's employer plan, you may be eligible for COBRA continuation coverage under that plan. After you lose your benefits due to a COBRA Qualifying Event, you have 60 days to elect COBRA coverage. Alternatively, consider enrolling in your own employer's plan. Check with both employers on the eligibility rules and program costs.
- **Enroll for Coverage** - If you were covered under your late spouse's plan, you may enroll (yourself and your eligible children) in your employer's benefit plans. Whether you choose this option or COBRA continuation, be mindful of the applicable deadlines so you don't miss your opportunity to enroll.
- **Disenroll Your Dependent** - If your late dependent was enrolled in your employer's benefit plan, you will need to discontinue their coverage.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider changing your HSA contribution if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to change your savings for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements.
- **Update Your Records** - Contact Human Resources to change your personal/de-pendent information and your emergency contact information.
- **Assign Beneficiaries** - If your late dependent was designated as a beneficiary for any of your benefits, assign a new beneficiary. This applies to benefits such as life insurance, AD&D insurance, Health Savings Accounts, and retirement programs.
- **Seek Legal Counsel** - Consult your attorney if this even impacts any legal documents, beneficiary designations, guardianship arrangements or custody arrangements.

Dependent Loses Eligibility

As your dependent children go through life, various events may make them ineligible for coverage under certain benefit plans. While non-grandfathered medical plans are required to continue coverage to age 26 regardless of their marital or employment status, other benefits such as dental or life insurance may discontinue coverage when your child is no longer a full-time student. Your child may have COBRA continuation rights for some benefits, which need to be exercised within a specific time period. Be aware that different rules apply for disabled children. Generally, you have a limited number of days after any Life Event to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility** - Check your employer's eligibility rules, which may differ for each benefit plan.
- **Disenroll Your Dependent** - Once your child is no longer eligible, you may need to take action to discontinue their coverage.
- **Review COBRA Options** - When your child's medical, dental or vision coverage ends, they may be eligible to continue coverage under COBRA for a limited time. After you lose your benefits due to a COBRA Qualifying Event, you have 60 days to elect COBRA coverage.
- **Update your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way but is generally only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to enroll or change you FSA election if you anticipate an increase to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance).
- **Update Dependent Care FSA Contributions** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled. Consider if your dependent care needs are impacted by the change in your child's situation.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider changing your HSA contribution if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to change your savings for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements.
- **Seek Legal Counsel** - Consult your attorney if this even impacts any legal documents, beneficiary designations, guardianship arrangements or custody arrangements.

Divorce, Annulment or Legal Separation

Changing relationships can also impact your benefits. Generally, you have a limited number of days after any Life Event to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Disenroll Your Former Spouse** - If your former spouse was enrolled in your employer's benefit plan, you will need to discontinue their coverage. Generally, former spouses are not eligible under group benefit plans. Your former spouse may be eligible to continue coverage under COBRA for a limited time; notify Human Resources so COBRA coverage can be offered. After your spouse loses their benefits due to a COBRA Qualifying Event, they will have 60 days to elect COBRA coverage.
- **Consider Coverage Options for Your Children** - With your former spouse, decide who will cover your children and then make any necessary changes. Think about your available plans for medical, dental, vision, dependent life insurance, Flexible Spending Accounts, etc.
- **Update your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way but is generally only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to enroll or change you FSA election if you anticipate an increase to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance).
- **Update Dependent Care FSA Contributions** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled. Consider if your dependent care needs are impacted by the change in your child's situation.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider changing your HSA contribution if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to change your savings for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements.
- **Review Life Insurance Coverage** - Your divorce may create a need to change your life insurance protection. Consider your life insurance and accidental death and dismemberment (AD&D) insurance amounts. You may want to discontinue any dependent life insurance in place for your former spouse.
- **Seek Legal Counsel** - Consult your attorney if this even impacts any legal documents, beneficiary designations, guardianship arrangements or custody arrangements.

Domestic Partnership

When you enter a domestic partnership or civil union, it can have an impact on your medical insurance, taxes, and finances. Ending that partnership will also result in other changes. It's important to decide what choices work best for you, your partner, and your family. Generally, you have a limited number of days after any Life Event to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check your employer plan's eligibility rules and plan costs. Ask about the tax treatment for your benefit costs; premium costs for your domestic partner may be handled differently as compared to the cost of coverage for yourself.
- **Add Coverage** - Consider adding your new partner and any new children to your benefit plans.
- **Disenroll From Coverage** - If your partnership ends, you will need to discontinue coverage for your partner and their children. Generally, former partners and their children are not eligible under group benefit plans. Ask your employer if there are any options for your partner to continue coverage.
- **Review Life Insurance** - Your new partner may create a need for more life insurance protection. Consider increasing your life insurance and accidental death and dismemberment (AD&D) insurance amounts. If available, you may want to purchase dependent life insurance.
- **Update Your Records** - Contact Human Resources to change your marital/relationship status, address, dependent information, emergency contact information and tax withholding. Ask if there is any additional paperwork to complete. Also update other records outside of your employment, such as car insurance and registration, the Post Office, your financial institutions, magazine subscriptions, etc. if you change your address or add your domestic partner to any financial accounts, utility bills, etc.
- **Assign Beneficiaries** - Review your beneficiaries and make any necessary up-dates. This applies to benefits such as life insurance, AD&D insurance, Health Savings Accounts, and retirement programs.
- **Seek Legal Counsel** - Consult your attorney if this even impacts any legal documents, beneficiary designations, guardianship arrangements or custody arrangements.

Employee Becomes Eligible for Medicare

Individuals generally become eligible for Medicare on the first day of the month in which they turn age 65, or sooner if they are disabled or have specific conditions. When you enroll in Medicare or Medicaid, you may discontinue your employer-sponsored medical plan, but you are not required to do so. Generally, you have a limited number of days after your Medicare or Medicaid effective date to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Disenroll From Coverage** - When your Medicare or Medicaid coverage becomes effective, you may discontinue your employer's medical plan (your employer may not require you to do so). If you have dependents enrolled in the plan that are not eligible for Medicare or Medicaid, they may not be able to continue coverage under your employer plan, and they generally are not eligible for COBRA continuation coverage in this situation. Consider how your enrolled dependents may be impacted if you disenroll from medical coverage.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. If you enroll in Medicare, you are no longer eligible to make HSA contributions however you can continue to access funds accumulated in your HSA. Check with your employer to confirm the rules and requirements specific to HSAs.
- **Update Your Records** - Contact Human Resources to change your emergency contact information and tax withholding, if appropriate.

Employee Loses Eligibility

If you change jobs with your current employer or change from full-time to part-time employment, you may no longer be eligible for certain benefits. Make sure you adjust your enrollment as needed to cover your family. Generally, you have a limited number of days after your job or status changes to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check your employer plan's eligibility rules and plan costs. If you lose medical, dental, vision or FSA coverage because of the change, you may be eligible to continue coverage under COBRA for a limited period of time. After you lose your benefits due to a COBRA Qualifying Event, you have 60 days to elect COBRA coverage.
- **Disenroll From Coverage** -If you lost coverage due to your employment change, you may be eligible to enroll under your spouse's plan. Check the rules with your spouse's employer, but your coverage loss due to a job change may be a qualified Life Event under your spouse's plan, allowing you to enroll in that plan mid-year.
- **Update your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way, but generally is only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to change your FSA election if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays or coinsurance).
- **Update Dependent Care FSA Contributions** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled. Consider if your dependent care needs are impacted by this Life Event.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan (HDHP) and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. If you are no longer enrolled in an HDHP, you may not continue contributions to your HSA, however you can continue to access funds accumulated in your HSA. Check with your employer to confirm the rules and requirements specific to HSAs.
- **Update Your Records** - Contact Human Resources to change your emergency contact information and tax withholding, if applicable.
- **Seek Legal Counsel** - Consult your attorney if this even impacts any legal documents, beneficiary designations, guardianship arrangements or custody arrangements.

Leaving the Employer

When you no longer work for the employer, you may be able to continue some benefits for a limited period of time, but some of your benefits will end.

- **Notify Your Employer** - Let your employer know when you will be leaving, and ask about the procedures, timing of your benefits ending as well as any continuation options.
- **Verify Eligibility** - If you are married and your spouse has coverage available from their employer, you may be eligible to enroll. You may also have the option to continue your employer coverage for medical, dental, vision and/or FSA coverage under COBRA for a limited period of time. You must act within the stated time requirements when electing COBRA; after you lose your benefits due to a COBRA Qualifying Event, you have 60 days to elect COBRA coverage.
- **Verify Medicare Eligibility** - If you are age 65 or older and have not already enrolled in Medicare, this may be the right time to enroll. Contact your local Social Security office for more information and visit www.Medicare.gov.
- **Submit Flexible Spending Account (FSA) Reimbursement Requests** - You may continue to submit claims for eligible expenses under Health Care, Limited Purpose or Dependent Care FSAs for services provided through your last day of FSA participation. Check with your employer on the specific rules, include the deadline by which FSA claims must be submitted.
- **Update Health Savings Account (HSA) Contributions** - An HSA is an individually-owned bank account, so you continue to have access to any accumulated HSA funds after you leave your employer. Check with your employer to confirm the rules and requirements specific to HSAs.
- **Change Your Insurance** - Refer to your plan documents and/or ask your employer to determine if you have the option to convert your group life, accidental death and dismemberment (AD&D) or disability insurance to individual policies. Often referred to as portability or conversion, there may be a requirement to complete a medical questionnaire. To convert or port these coverages to an individual policy, there are strict deadlines for submission of your application and payment of the first monthly premium.
- **Review Your Retirement Accounts** - Review your plan rules and check your vesting status.
- **Update Your Records** - Contact Human Resources to make sure your name, address, tax withholding and other basic information is up to date.

Loss of Other Health Coverage

If you decline your employer medical coverage and enroll in other group coverage (perhaps through your spouse's employer or coverage under a government plan), you can enroll in your employer's plan if that other coverage ends. Generally, you have a limited number of days to enroll after your other coverage ends; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

Note that discontinuing an individual (non-group) plan is generally not considered a Life Event, although special rules may apply when ending individual coverage purchased through the Affordable Care Act's Healthcare Marketplace. If this is your situation, ask your employer about your enrollment options.

- **Verify Eligibility and Costs** - Check your employer's eligibility rules and plan costs - what benefits are you and your family eligible for? If you lose other medical, dental, vision or FSA coverage, you may be eligible to continue that coverage under COBRA for a limited period of time. After you lose your benefits due to a COBRA Qualifying Event, you have 60 days to elect COBRA coverage.
- **Add Coverage** - Consider enrolling yourself and your eligible family members in your employer's benefit plan(s).
- **Enroll In or Update Your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way, but generally is only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to enroll or change your FSA election if you anticipate an increase to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance).
- **Enroll in a Health Savings Account (HSA) Contributions** - If you're enrolling in an IRS-qualified High Deductible Health Plan, you may be eligible to contribute to an HSA. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider contributing to an HSA to pay for your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to save for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements specific to HSAs.
- **Review Life Insurance** - If this loss of coverage impacts any life insurance or accidental death and dismemberment (AD&D) insurance, consider changing these coverage amounts for yourself, your spouse and/or your dependent children.

Marriage

When you get married, it can have an impact on your medical insurance, taxes, and finances. It's important to decide what choices work best for you, your spouse, and your new family. Generally, you have a limited number of days after any Life Event to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check your employer plan's eligibility rules and plan costs, including if a spousal surcharge may apply. Your spouse (and any new children) may be eligible for specific benefit plans.
- **Add Coverage** - Consider adding your new spouse and any new children to your benefit plans.
- **Disenroll From Coverage** - You may be eligible to enroll in your new spouse's plans, and then may choose to discontinue your own employer coverage.
- **Update Your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way, but generally is only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to change your FSA election if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays or coinsurance).
- **Enroll In or Update Dependent Care FSA Contributions** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled. Consider if your dependent care needs are impacted by this Life Event.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan (HDHP) and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. And if you add your new spouse to your HDHP, that may increase your HSA contribution limit for the year. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider changing your HSA contribution if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays or coinsurance) or if you want to change your savings for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements specific to HSAs.
- **Review Life Insurance** - Your new spouse may create a need for more life insurance protection. Consider increasing your life insurance and accidental death and dismemberment (AD&D) insurance amounts. If available, you may want to purchase dependent life insurance.
- **Assign Beneficiaries** - Review your beneficiaries and make any necessary updates.
- **Seek Legal Counsel** - Consult with your attorney to update or create your will or any other legal documents. Your attorney is a good source of information regarding beneficiary designations, guardianship arrangements and custody arrangements.

Newly Hired Employee

Welcome to your new employer! There are a lot of benefits and resources for you to learn about as you start working for your new employer. Some of these benefits will require you to take steps to enroll, and others you'll be enrolled in automatically. Generally, you have a limited number of days after you start at your new employer to enroll in your benefits; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check your employer's eligibility rules and plan costs - what benefits are you and your family eligible for?
- **Add Coverage** - Consider enrolling yourself and your eligible family members in your new benefit plan(s). Be aware of the enrollment deadline for new employees.
- **Enroll in a Health Care or Limited Purpose Flexible Spending Account (FSA)** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way but is generally only for dental and vision expenses and may be available for participants who have a Health Savings Account. Consider enrolling if you anticipate any out-of-pocket costs (e.g., deductibles, copays, or coinsurance).
- **Enroll in a Dependent Care FSA Account** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled.
- **Enroll in a Health Savings Account (HSA) Contributions** - If you're enrolling in an IRS-qualified High Deductible Health Plan, you may be eligible to contribute to an HSA. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider contributing to an HSA to pay for your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to save for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements specific to HSAs.
- **Create Your Records** - Contact Human Resources to provide your name, address and other required information, as well as emergency contact information and tax withholding. Your employer will provide you with any forms you must complete or direct you to an online system where you can provide information and enroll for benefits. It's important to return your forms as soon as possible to ensure that you are set-up in the payroll system and enrolled in the benefits plans that you choose.
- **Add Beneficiaries** - Complete all beneficiary designations. This applies to benefits such as life insurance, AD&D insurance, Health Savings Accounts, and retirement programs.

Significant Change in Cost of Coverage

Unforeseen circumstances can lead to a change in your cost for medical coverage or to a change in your medical plan benefits. If such a change is significant, this qualifies as a Life Event permitting you to make changes to your medical coverage only; other benefit options are not impacted. Generally, you have a limited number of days after your costs or coverage experiences a significant change to make benefit enrollment changes. Check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check your employer's eligibility rules and plan costs - what benefits are you and your family eligible for?
- **Change Medical Coverage** - Consider changing your medical plan option for you and your family.
- **Disenroll From Coverage-You** may be eligible to enroll in your spouse's plan, and then discontinue your own employer coverage.
- **Enroll in a Health Savings Account (HSA) Contributions** -If you're enrolling in an IRS-qualified High Deductible Health Plan (HDHP), you may be eligible to contribute to an HSA. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider contributing to an HSA to pay for your out-of-pocket costs (e.g., deductibles, copays or coinsurance range) or if you want to save for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements specific to HSAs.
- **Discontinue Health Savings Account (HSA) Contributions** - If you are disenrolling from an **HDHP**, you will no longer be eligible to contribute to an HSA. However, an HSA is an individually owned bank account, so you continue to have access to any accumulated HSA funds after you disenroll from the HDHP. Check with your employer to confirm the rules and requirements specific to HSAs.

Spouse Changes Employment

If your spouse moves to a new company or new job with the same employer, his or her benefits may change as a result. Generally, you have a limited number of days after your spouse changes jobs to make benefit enrollment changes; check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check your employer's eligibility rules and plan costs - what benefits is your spouse eligible for? Ask if a spousal surcharge may apply if you enroll your spouse.
- **Add Coverage** - Consider enrolling yourself and your eligible family members in your new benefit plan(s).
- **Disenroll From Coverage** - You may be eligible to enroll in your spouse's new plans, and then discontinue your own employer coverage.
- **Update Your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way, but generally is only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to change your FSA election if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays or coinsurance).
- **Enroll In or Update Dependent Care FSA Contributions** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled. Consider if your dependent care needs are impacted by this Life Event.
- **Update Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. Consider changing your HSA contribution if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays, or coinsurance) or if you want to change your savings for future health care expenses. Check with your employer to confirm the current annual HSA contribution limits determined by the IRS, as well as the rules and requirements specific to HSAs.
- **Review Life Insurance Coverage** - Your spouse may have a need for more life insurance protection. Consider increasing your life insurance and accidental death and dismemberment (AD&D) insurance amounts. If available, you may want to purchase dependent life insurance.
- **Update Your Records** - Contact Human Resources to change your address, your emergency contact information and tax withholding. Also update other records outside of your employment, such as Social Security, car insurance and registration, the Post Office, your financial institutions, magazine subscriptions, etc. if you change address.
- **Seek Legal Counsel** - Consult with your attorney to update or create your will or any other legal documents.

Spouse's Annual Enrollment Period

Your spouse's annual enrollment period may occur at a different time from your employer's annual enrollment period. Generally, you have a limited number of days after your spouse enrolls or disenrolls from their employer plan to make benefit enrollment changes for your spouse under your employer plan. Check with your employer to verify your deadline. Changes requested after the deadline cannot be made until the earlier of the next annual enrollment period or the date you have another Life Event.

- **Verify Eligibility and Costs** - Check your employer's eligibility rules and plan costs - what benefits is your spouse eligible for? Ask if a spousal surcharge may apply if you enroll your spouse.
- **Add Coverage** - Consider changing coverage for your spouse and any children from your spouse's employer plan to your benefit plan(s).
- **Disenroll From Coverage** - You may be eligible to enroll in your spouse's plans, and then discontinue your own employer coverage.
- **Update Your Health Care or Limited Purpose Flexible Spending Account (FSA) Elections** - A Health Care FSA allows you to deduct funds from your paycheck on a pre-tax basis to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. A Limited Purpose FSA works the same way, but generally is only for dental and vision expenses and may be available for participants who have a Health Savings Account. You may be able to change your FSA election if you anticipate a change to your out-of-pocket costs (e.g., deductibles, copays or coinsurance).
- **Enroll In or Update Dependent Care FSA Contributions** - A Dependent Care FSA allows you to deduct funds from your paycheck on a pre-tax basis, to pay for eligible dependent care expenses when both parents are working. This benefit can be used for children under age 13 or for an older child or adult who is disabled. Consider if your dependent care needs are impacted by this Life Event.
- **Assign Beneficiaries** - This Life Event may be a good time to review your beneficiaries and make any necessary updates. This applies to benefits such as life insurance, AD&D insurance, Health Savings Accounts, and retirement programs.
- **Seek Legal Counsel** - Consult with your attorney if this event impacts any legal documents, beneficiary designations, guardianship arrangements or custody arrangements.

Taking a Leave of Absence

When taking a leave of absence to care for a newborn, serve in the military or take care of personal business, it is important to understand the resources available to you when you're away from work and your requirements for benefit premium that may be payable.

- **Notify Your Employer** - Let your employer know when you will be taking a leave and when you expect to return to work. Ask about eligibility for a leave, the procedures, and benefit-related policies.
- **Verify Eligibility** - Rules regarding continuing coverage during a leave vary based on the type of leave you are taking. Check to see if you are eligible to continue your benefits, what the requirements are for payment of those benefits, or if you are eligible to continue coverage under COBRA. After you lose your benefits due to a COBRA Qualifying Event, you have 60 days to elect COBRA coverage.
- **Submit Flexible Spending Account (FSA) Reimbursement Requests** - You may continue to submit claims for eligible expenses under Health Care, Limited Purpose or Dependent Care FSAs for services provided through your last day of participation. Check with your employer on the specific rules, include the deadline by which FSA claims must be submitted.
- **Review Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan (HDHP) and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. If payroll deductions for your HSA are not an option while on a Leave of Absence and you remain enrolled in an HDHP during your leave, you may make post-tax deposits to your HSA. In addition, you can continue to access funds accumulated in your HSA. Check with your employer to confirm the rules and requirements specific to HSAs. Consult with your tax advisor to learn how to report post-tax deposits made to your HSA.
- **Review Life Insurance Coverage** - Ask your employer if you can continue to participate in the life insurance plan, or if you can convert or port coverage to an individual policy (which will be at your own expense).
- **Update Your Records** - Contact Human Resources to change your name or address, emergency contact information and tax withholding, if applicable.

Taking a Leave of Absence - USERRA

When taking a leave of absence to serve in the military, it is important to understand the resources available to you when you're away from work and your requirements for benefit premium that may be payable.

- **Notify Your Employer** - Let your employer know when you will be taking a leave and when you expect to return to work. Ask about eligibility for a leave, the procedures, and benefit-related policies.
- **Verify Eligibility** - Your employer should have rules regarding continuing coverage during a military leave. You may be able to continue your benefits if the leave will be less than 31 days. The rules may differ for longer military leaves.
- **Review Health Savings Account (HSA) Contributions** - If you're enrolled in an IRS-qualified High Deductible Health Plan (HDHP) and an HSA, you are generally permitted to make changes to your HSA contribution/payroll deduction at least one time each month. HSA funds can be used to pay for qualified medical, dental and vision care expenses for your tax dependents, if those expenses are not otherwise paid for by insurance. If payroll deductions for your HSA are not an option while on a Leave of Absence and you remain enrolled in an HDHP during your leave, you may make post-tax deposits to your HSA. In addition, you can continue to access funds accumulated in your HSA. Check with your employer to confirm the rules and requirements specific to HSAs. Consult with your tax advisor to learn how to report post-tax deposits made to your HSA.
- **Review Life Insurance Coverage** - Ask your employer if you can continue your life insurance, accidental death and dismemberment (AD&D) insurance or disability insurance, or if you can convert or port coverage to an individual policy at your own expense.
- **Review Your Retirement Accounts** - Review your plan rules and check your vesting status.
- **Update Your Records** - Contact Human Resources to change your name or address, emergency contact information and tax withholding, and other basic information.