LIFE EVENT SUMMARY

Events that occur during your life for which you may need to use or change your benefits such as marriage, illness, birth of a child, etc.

Below is a summary of life events, which may cause you to use or change your benefits. Please use this as a reference when you have a change in status that could affect your benefits.

1. Marriage
2. Divorce
3. Birth/Adoption
4. Illness (Self)
5. Illness (Family)
6. Retirement
7. Termination
8. Disability
9. Dependent Eligibility
10. Work Related Injury
11. Death
12. Change in Status: Full-Time To Part-Time
13. Change in Status: Assumption of Full-Time Status/Benefit Eligible

1. **MARRIAGE**
   - Medical - add dependents within 30 days, coverage begin date will be the first of the month following qualified event date
   - Dental - add dependents within 30 days, coverage begin date will be the 1st of the month following qualified event date
   - Dependent Life - enroll spouse/child(ren) within 30 days
   - Basic Life - beneficiary change
   - Supplemental Life - beneficiary change
   - Tax Deferred Annuity (TDA) Plans: 403b, Roth 403b, and 457b - beneficiary change
   - Taxes - consult your tax advisor regarding withholding changes
   - Name Change - notify Human Resources

2. **DIVORCE**
   - Medical - add/drop dependents within 30 days, coverage will be terminated the month ending qualified event date
   - Dental - add/drop dependents within 30 days, coverage will be terminated the month ending qualified event date
   - Spouse Life - conversion to an individual policy
   - Tax Deferred Annuity (TDA) Plans: 403b, Roth 403b, and 457b - beneficiary change
   - Basic Life - beneficiary change
   - Supplemental Life - beneficiary change
   - Taxes - consult your tax advisor regarding withholding changes
   - COBRA - entitled to continue your benefits if you are currently covered as a dependent under your spouse's plan
3. **BIRTH/ADOPTION**
- Medical - add dependent within 30 days, retroactive coverage with effective date of birth/adoption
- Dental - add dependent within 30 days, retroactive coverage with effective date of birth/adoption
- Dependent Life - add dependent within 30 days, retroactive coverage with effective date of birth/adoption
- Flexible Spending Account - enroll during change period
- Base Life - beneficiary change
- Supplemental Life - beneficiary change
- FMLA - 12 weeks available for care of newborn or adopted child
- Sick Leave - available for pre-natal and post-natal care

4. **ILLNESS (SELF)**
- Medical - add dependent within 30 days, retroactive coverage with effective date of birth/adoption
- Dental - add dependent within 30 days, retroactive coverage with effective date of birth/adoption
- Dependent Life - add dependent within 30 days, retroactive coverage with effective date of birth/adoption
- Flexible Spending Account - enroll during change period
- Base Life - beneficiary change
- Supplemental Life - beneficiary change
- FMLA - 12 weeks available for care of newborn or adopted child
- Sick Leave - available for pre-natal and post-natal care

5. **ILLNESS (FAMILY)**
- Medical - utilize your medical benefits
- Dental - utilize your dental benefits
- Sick Leave - accrued time may be used to care for a family member due to an illness. Check with your benefits representative.
- Vacation - may be used if additional paid time off is needed due to care for a family member due to an illness
- FMLA and Medical Leave Act (FMLA) - may use up to 12 weeks to care for an immediate family member who has a serious medical condition
  - FMLA - Covered Service Member Leave - may use up to 26 weeks in a single 12-month period to care for the service member

6. **RETIREMENT**
- Medical - continues after retirement if you were enrolled as an active employee
- Dental - continues after retirement if you were enrolled as an active employee
- Basic Life - continues after retirement until age 70 if you were enrolled as an active employee
- Supplemental Life - continues after retirement if you were enrolled as an active employee
- Dependent Life - continues after retirement if you were enrolled as an active employee
- Long Term Disability (LTD) - cancels at retirement
- Accidental Death and Dismemberment (ADD) - continues after retirement if currently enrolled
- Long Term Care (LTC) - continues after retirement if currently enrolled
- Tax Deferred Annuity (TDA) Plans: 403b, Roth 403b, and 457b - cannot deduct from retirement check
- Social Security - eligible for benefits at age 62 - contact the Social Security Administration.
7. **BIRTH/ADOPTION**
- Medical/Dental - COBRA benefits available if you were currently enrolled while benefit-eligible
- Life Insurance - conversion policy available
- Long Term Disability (LTD) - benefits cancel
- Accidental Death & Dismemberment (AD&D) - benefits cancel
- Tax Deferred Annuity (TDA) Plans: 403b, Roth 403b, and 457b - deductions stop upon termination
- Flexible Spending Account - monies deferred into account may be reimbursed for services up until date of termination; COBRA benefits available for the remainder of that year if you were enrolled while benefit-eligible
- Vesting/Retirement - benefits available after five (5) years of continuous employment
- Unemployment Compensation - benefits available pending Division of Unemployment approval
- Vacation - accrued balance will be paid
- Sick Leave - accrued balance will not be paid
- Personal Days - balance must be used prior to termination

8. **DISABILITY**
- Medical/Dental - if employed more than five (5) years, eligible to continue benefits through payroll deduction; if employed less than five (5) years, COBRA benefits will be offered
- Life Insurance - if employed more than five (5) years, eligible to continue benefits through payroll deduction; if employed less than five (5) years, conversion policy will be offered
- Long Term Disability (LTD) - cancels
- Accidental Death and Dismemberment (ADD) - if employed more than five (5) years, eligible to continue benefits through payroll deduction; if employed less than five (5) years, cancels

9. **DEPENDENT ELIGIBILITY**
Eligible dependents include your spouse and each of your children younger than age 26.

10. **WORK RELATED INJURY**
All employees are covered by Workers’ Compensation Insurance for work-related injuries.

11. **DEATH**
- Medical/Dental - terminates at date of death, dependent coverage may continue through our retirement system
- Basic/Supplemental Life - payable upon death to designated beneficiary
- Dependent Life - conversion policy available
- Long Term Disability (LTD) - cancels upon death
- Long Term Care (LTC) - cancels upon death
- Accidental Death and Dismemberment (ADD) - cancels upon death
- Tax Deferred Annuity (TDA) Plans: 403b, Roth 403b, and 457b - terminates upon death; beneficiary should contact TDA company
- Flexible Spending Account - expenses incurred prior to date of death are reimbursable
- Vacation - accrued time will be paid
- Sick Leave - accrued time will not be paid
- Social Security - beneficiary should contact the Social Security Administration
12. **CHANGE IN STATUS: FULL-TIME TO PART-TIME (LESS THAN 75%)**
- Medical/Dental - COBRA benefits available if you were enrolled while benefit-eligible
- Life Insurance - conversion policy available
- Long Term Disability (LTD) - benefits cancel
- Accidental Death and Dismemberment (AD&D) - benefits cancel
- Tax Deferred Annuity (TDA) Plans: 403b, Roth 403b, and 457b - eligible to continue participation
- Flexible Spending Account - not eligible to continue participation
- Workers’ Compensation - employees covered for work related injuries
- Vesting/Retirement - if there is a change in status after five (5) years full-time continuous employment, benefits may be available upon termination
- Vacation - accrued balance will be paid
- Sick Leave - accrued balance will not be paid
- Personal Days - balance will not be paid if not used prior to change in status

13. **CHANGE IN STATUS: ASSUMPTION OF FULL-TIME STATUS/BENEFIT ELIGIBLE (75% OR GREATER WITH AN APPOINTMENT OF NINE (9) MONTHS OR MORE)**
- Medical/Dental - effective retroactive to Date of Hire or Benefit-Eligibility Date
- form must be received within 30 days of date of hire
- Basic Life - 1x annual salary paid by the university, effective date of employment; for 2x annual salary, employee contribution required.
- Effective retroactive to Date of Hire or Benefit-Eligibility Date
- Supplemental Life - up to 3x annual salary available, effective upon approval
- Dependent Life Spouse - $10,000/$20,000 available, additional coverage available upon approval. Effective retroactive to Date of Hire or Benefit-Eligibility Date - total cost incurred by employee.
- Medical/Dental - effective retroactive to Date of Hire or Benefit-Eligibility Date
- form must be received within 30 days of date of hire
- Basic Life - 1x annual salary paid by the university, effective date of employment; for 2x annual salary, employee contribution required.
- Effective retroactive to Date of Hire or Benefit-Eligibility Date
- Supplemental Life - up to 3x annual salary available, effective upon approval
- Dependent Life Spouse - $10,000/$20,000 available, additional coverage available upon approval. Effective retroactive to Date of Hire or Benefit-Eligibility Date - total cost incurred by employee.
- Dependent Life Child(ren) - $5,000 for each child up to age 26, additional coverage available upon approval Effective retroactive to Date of Hire or Benefit-Eligibility Date - total cost incurred by employee.
- Long Term Disability (LTD) - Option A paid by the university, effective date of employment; Option B employee contribution required. Effective retroactive to Date of Hire or Benefit-Eligibility Date.
- Accidental Death and Dismemberment (AD&D) - Self/Family coverage available, principal sum range $10,000-$150,000. Effective retroactive to Date of Hire or Benefit-Eligibility Date - total cost incurred by employee.
- Tax Deferred Annuity (TDA) Plans: 403b, Roth 403b, and 457b - available first day of employment; $25 minimum, 20% maximum contribution can be
deferred, not to exceed IRS maximum; employee contribution only
- Vacation - 12 days per year for non-exempt and 17 days per year for exempt staff; available after six (6) months of continuous employment
- Sick Leave - accrue one day per month; available for usage as accrued
- Personal Days - four (4) days received on date of employment; two (2) days available to use within six (6) months of initial hire; four (4) new days received on anniversary date; no previous balance carry over
- COBRA - entitled to continue your benefits if you were covered as an active employee
- Flexible Spending Account - Health Care Expense Account can be used to reimburse for eligible expenses not covered by insurance; Dependent Care Assistance Account can be used to be reimbursed for the care of dependent children or adults
- Workers’ Compensation - employees covered for work related injuries
- Vesting/Retirement - employee contribution required; benefits available after five (5) years full-time continuous employment