

When your life changes ...

... your benefits can change too.

What is a Life Event Change?

A change to your family or work situation can change your benefits. If your change means someone in your family gains (or loses) coverage, then you can make a mid-year change to your benefit elections. Under IRS rules, these are some of the Life Event Changes that qualify for new benefit elections:

- Birth, adoption, placement for adoption or legal custody of a child
- You have a change in your child care costs or provider
- Marriage, divorce or legal separation
- You gain or lose a registered domestic partner
- Your child graduates or is no longer a full-time student
- You start a leave of absence without pay
- You return from an approved leave of absence
- A dependent no longer qualifies for coverage
- A dependent becomes qualified for coverage
- The death of a spouse, registered domestic partner or a dependent
- Your spouse/registered domestic partner gains or loses coverage, or his/her benefits change

What benefits can I change?

You may change any of your benefit plans, as long as the change is consistent with the life event. For example, if you have a baby, you can add the baby to your medical plan. You can also start or add to your Health Care Spending Account.

Note: You must wait until you return to work to start or increase your Dependent Day Care Spending Account or enroll the baby in life insurance. (This may require a second Life Event Change if you return to work more than 31 days after the baby's birth.)

31 **Thirty-one days to make all benefit changes.**

When you have a Life Event change, government regulations only allow a 31-day window to make mid-year benefit changes. When you make your benefit changes within 31 days of the date of a qualifying event, most coverage begins on the day of the life event (for example, date of marriage). Other coverage, such as spending accounts and life insurance, begins on the date of the election.

Be aware: Newborns are automatically covered under the parent's medical plan for their first 30 days. However, you **must** enroll your baby within 31 days of the baby's birth date for coverage to continue beyond the first 30 days – even if you already have coverage for other dependent children.

How do I make benefit changes?

The only way you can make a benefit change is on the Stanford Benefits Web site. Be sure you have your university ID and individual PIN, then:

- Go to <http://benefits.stanford.edu>
- Click on **MyBenefits** and log in
- Click on the **Life Event** tab and follow the instructions
- Be sure to print a confirmation for your records

Questions?

This is a brief summary of Life Event Changes. For additional information and specifics on when the changes become effective, go to the Stanford Benefits Web site and look under the *Life Event* tab. For questions, contact Stanford Benefits at (650) 736-2985 or (877) 905-2985.