



IMPORTANT BENEFIT REMINDERS

CHANGING LIVES. CHANGING BENEFITS.

Life's ups and downs make us who we are. Sometimes, we experience significant changes—from the birth or adoption of a child to the loss of a loved one. Fortunately, your benefits can change with you. When you experience one of these “qualifying life events” you can change your benefits at that time to match your changed circumstances.

MARRIAGE OR DOMESTIC PARTNERSHIP

You and your spouse/domestic partner have the rest of your life to share—and that may include your benefits. Consider your employer-sponsored benefits, as well as your spouse or domestic partner's benefits. One of you may wish to make changes to ensure you both have the coverage that's right for you.

BIRTH OR ADOPTION

With all of the joys a new child brings come lots of challenges and questions—and sometimes that can be overwhelming. Luckily, you can update your benefits to include your child within 31 days of the birth or adoption.

DISCONTINUATION OF COVERAGE

Dependents (child, spouse, domestic partner) may gain or lose coverage eligibility through their or your insurance, due to factors such as age or employment status.

END OF A RELATIONSHIP

Unfortunately, personal decisions you make about relationships can also affect your family's eligibility for certain benefits.

DEATH OF A LOVED ONE

Life can't always prepare us for the death a loved one. As you make arrangements, take time to update your benefits.

WHAT'S NEXT

Whichever qualifying life event you've had, you'll need to notify HR within 31 days of the event. When you notify HR, you'll also need to submit proof of the event.

Examples of acceptable documentation include copies of:

- Marriage certificate or affidavit of domestic partnership
- Divorce decree or other legal separation papers
- Birth certificate or adoption papers
- Proof of eligibility or termination of coverage
- Leave of absence verification
- Death certificate

DON'T MISS OUT! USE YOUR REMAINING FSA FUNDS BY MARCH 31

Any remaining balance in your account can be used for additional eligible claims that occur during the run-off period between January 1 and March 15, 20XX.

This two-and-a-half month extension will end March 15, 20XX. Claims for 20XX must be submitted by March 31, 20XX.

IF YOU HAVE OTHER FSA FUNDS:

Parking and Transit FSA funds will roll over year-to-year, unless employment is terminated.

Dependent Care FSA funds that are not used by the end of the plan year (December 31) do not roll over and are forfeited.

REMEMBER:
You must submit your 20XX claims to
[CARRIER] no later than March 31, 20XX.



LOGO PLACEMENT

DON'T HESITATE TO DESIGNATE YOUR BENEFICIARIES

When you enroll in benefits—whether for the first time or during annual Open Enrollment—you may be asked to designate a beneficiary to your life insurance coverage.

WHAT IS A BENEFICIARY?

Beneficiaries are the people or entities who will receive your life

insurance benefit once you die. Beneficiaries can include:

- Your spouse/registered domestic partner (RDP)
- Your child(ren)
- The trustee of a trust you set up
- A charity
- Your estate

You may designate more than one beneficiary. If you decide to go this route, you must designate a primary beneficiary and a contingent beneficiary:

- Primary beneficiaries are the first to receive the life insurance benefit.
- Contingent beneficiaries receive the life insurance benefit if the primary beneficiary can't be found.

If neither the primary nor the contingent beneficiary can be found, the life insurance benefit, the life insurance benefit will be paid to your estate.

WHAT DO I NEED TO DESIGNATE A BENEFICIARY?

When designating a beneficiary, you'll need to include their:

- Full legal name
- Address and phone number
- Social Security number
- Date of birth

WHY DESIGNATE?

- **It avoids confusion:** You will ensure your wishes are honored after your death.
- **It saves time:** Not naming a beneficiary can delay the transfer of funds after your death and mean more paperwork for the person in charge of settling your affairs.
- **It provides your loved ones with financial security:** Your life insurance benefit can give your beneficiaries a financial cushion after you're gone.

Designating a beneficiary is simple and can be done at any time throughout the year. Contact Human Resources for details.

This communication is intended to provide you with highlights of services provided by our insurance plan administrator. It is not intended to address all details. For further details on these services, please contact the plan administrator.

QUESTIONS?

Please reach out to your HR Department.

