

Birth Benefits Office to
Benefit Change Form and
in your Campus Benefits Office within
until the next annual enrollment,

qualifying status change occurs during the year. Forms are available at the end of this document.

Birth of a child is a "qualifying status change" in terms of your benefits. This means that you can change most of your benefit elections without waiting until the annual NU Flex enrollment period. Once your Benefit Change Form has been submitted to the Campus Benefits Office, no changes will be allowed until the next annual NU Flex enrollment period or a Permitted Election Change Event Occurs. Contact your Campus Benefits Office for assistance with any benefit elections.

The effective date of coverage for a dependent child who is added as a result of birth is the date of birth. The applicable premium will begin on the first day of the month following the date of birth.

Medical Insurance

- x You must contact the Campus Benefits Office within 60 days of a dependent's date of birth to add a newborn child to your medical insurance policy.
- x You may enroll for coverage or add your newborn baby, your spouse eligible dependent children and any step children under age 26 to your existing coverage. As stated above, coverage for the newborn child begins at birth; if you are also adding dependents that were already eligible, coverage for all others is effective the first of the month following the birth. When newly enrolling in the medical plan, coverage for all members (including the newborn) is not effective until the first of the month following the birth.
- x You may cancel coverage **only** when coverage becomes effective under your spouse's employer's plan. Proof of the new coverage will be required.
- x If newly enrolling in the medical coverage or a change in "coverage category" to your existing plan is needed (Employee Only to Employee & Child or Employee & Spouse to Employee & Family), you must complete a Benefit Change Form.
- x A Dependent Information Request Form must be completed to add the newborn dependent child to your medical insurance policy even if you are currently enrolled for Employee & Child or Employee & Family coverage. This form is also required if adding

other previously eligible dependent's your medical coverage. While Blue Cross Blue Shield of Nebraska will provide coverage from the dependent's date of birth, the coverage change will be effective the first of the month following the dependent's date of birth.

- x You may only change a medical "coverage category". Changes between medical plan "options" are not allowed (i.e., you cannot move from the High Option to the Basic Option).
- x For a newborn child's dependent verification documentation, your benefits office must receive a photocopy of the birth certificate within 60 days of the birth, and the social security number within six months of the date of birth. For all dependent

Vision Care Insurance

- x You may add your new baby now or wait until the next annual NU Flex enrollment period.
- x Dependents who were previously eligible for coverage may be added to your policy. As stated above, coverage for the newborn child begins at birth; if you are also adding dependents that were already eligible, coverage for all others is effective the first of the month following the birth.
- x You cannot add vision coverage if you are not already enrolled in the plan.
- x You may cancel coverage **only** when coverage becomes effective under your Spouse's employer's plan. Proof of the new coverage will be required.
- x To add dependent(s) to your coverage you must submit a Benefits Change Form, Dependent Information Request Form and dependent verification documentation.
- x For a newborn child's dependent verification documentation, your benefits office must receive a photocopy of the birth certificate within 60 days of the birth, and the social security number within six months of the date of birth. For all other dependents being added to the coverage you must provide the dependent verification documents when you submit the Benefits Change Form and Dependent Information Request Form, within 60 days of the baby's birth.

Voluntary Life Insurance

- x You may enroll, increase, decrease or cancel voluntary life insurance coverage and/or make changes to your tobacco/nicotine designation.
- x If you enroll or increase coverage you must complete an Assurity Life Insurance Statement of Health Form.
- x To make a change to your coverage you must submit a Benefits Change Form.
- x Coverage changes due to the birth of a child will be effective on the first day of the month following the date of the child's birth.

Accidental Death & Dismemberment Insurance (AD&D)

- x You may enroll, increase, decrease or cancel AD&D coverage without proof of insurability.
- x To make a change to your coverage you must submit a Benefits Change Form.
- x Coverage changes due to the birth of a child will be effective on the first day of the month following the date of the child's birth.

Dependent Life Insurance Spouse

- x You may enroll, increase, decrease or cancel Dependent Life Insurance Spouse coverage provided they are not legally disabled.

- x If you enroll in or increase coverage you must complete an Assurity Life Insurance Statement of Health Form.
- x To make a change to your coverage you must submit a Benefits Change Form.
- x Coverage changes due to the birth of a child will be effective on the first day of the month following the date of the child's birth.

Dependent Life Insurance Child

- x You may enroll, increase, decrease or cancel Dependent Life Insurance Child coverage.
- x You may add coverage for your newborn in the amounts of \$5,000 or \$10,000 with no proof of insurability. Coverage for a child age 14 days to 6 months is equal to 10 percent of the above option amounts. There is no life insurance coverage for a child 13 days or less.
- x You may provide dependent life insurance coverage for previously eligible dependent children and/or stepchildren under the age of 26 providing they are not legally disabled.

Dependent Care Flexible Spending Account

- x You may enroll, cancel or increase your Dependent Care Flexible Spending Account contribution.
- x You may also decrease