



When Life Changes, Your Benefits Change, Too!

What is a life event change?

A change to your family or work situation allows you to change your benefits. If the change means someone in your family gains or loses coverage, you can make a mid-year change to your benefit elections. Under IRS rules, below are some of the life event changes that qualify for new benefit elections:

- Birth, adoption, placement for adoption or legal custody of a child
- Marriage, divorce or legal separation
- Add or lose a registered domestic partner
- 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
- Death of a spouse, registered domestic partner or a dependent
- Benefits coverage for your spouse/registered domestic partner is gained, lost or altered

Be aware: 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. Newborns are covered under the parent's medical plan for their first 30 days.

To make the change, follow the instructions in this document.

This is only a brief summary of life event changes. Find more information on the Benefits website at benefits.stanford.edu.

What benefits can I change?

You may change any benefit plan 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 Flexible Spending Account (FSA).

Note: You must wait until you return to work to start or increase your dependent day care FSA 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.) When you add a dependent to your coverage we will ask you to submit documents confirming your dependent(s) is eligible for coverage through Stanford. If you have questions, please call Stanford Benefits.

When you have a Life Event change, government regulations allow only a 31-day window to make mid-year benefit changes. Most benefit changes during this window begin on the day of the life event (for example, date of marriage). Certain benefits begin on another date. For more information, call Stanford Benefits at 877-905-2985 and press option 9.

How do I make benefit changes?

You can make a benefit change on the Stanford Benefits website at **benefits.stanford.edu**:

1. Once on the Benefits website, click on **MyBENEFITS** and logon.
2. Click on *My Benefit Elections*.
3. From list on the left, click on *Change Coverage*.
4. Under *Explore or Report a Life Event*, click on the life event you have experienced.
5. Follow the instructions.
6. Print a confirmation for your records.

Questions?

For additional information and specifics on when the changes become effective, go to the Stanford Benefits website and look under the *Life Event* tab. For questions, contact Stanford Benefits at 650-736-2985 or toll-free at 877-905-2985 and press option 9.