Check out Human Resources’ other *Making Sense of Your Benefits* brochures, including:
- *Making Sense of Your Benefits: Ensuring a rich retirement*
- *Making Sense of Your Benefits: Relocation of your residence*
- *Making Sense of Your Benefits: Divorce/dissolution of domestic partnership*
- *Making Sense of Your Benefits: Marriage or establishment of a domestic partnership*

For additional information on the benefits offered at Lehigh University, access the Human Resources Website at: [hr.lehigh.edu/benefits](http://hr.lehigh.edu/benefits). For additional informational brochures, visit: [hr.lehigh.edu/benefits/QLE](http://hr.lehigh.edu/benefits/QLE).

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*Updated October 2009*
If you’ve just had a baby or are planning to have or adopt a child, congratulations! This important decision comes with some considerations as far your Lehigh benefits are concerned, so it’s important to take a proactive role in ensuring your new addition has proper coverage.

The birth or adoption of a child is considered a Qualifying Life Event (QLE).

But what is a QLE? Certain life events — such as marriage, or the birth or adoption of a child, for example — can result in changes in an employee’s benefits needs and/or affect an employee’s eligibility for some of Lehigh’s benefits. A “qualifying event” is one that allows adjustments to benefit elections in response to a life event. So, because you have a child on the way — or have recently added a new member to your family — you can elect to make some changes to your benefits choices without waiting for the next Open Enrollment season.

Those changes, however, must be requested in a timely manner — within thirty (30) days of the QLE — and be consistent with the nature of the qualifying event and previous election choices.

It’s important to remember that whenever a QLE occurs, the employee is responsible for notifying the Human Resources (HR) Office and providing the necessary forms and documentation to update the personnel file and/or change benefit elections, as applicable.

Documentation, such as a birth certificate or adoption papers, is required to add a new child to your benefits plans.

Social Security
Apply for a social security number for a new child as soon as possible. This may be taken care of at the hospital shortly after the birth of a newborn. Information on applying for a social security number is available on the Social Security Administration Website at: www.ssa.gov/pubs/EN-05-10023.pdf.

HR/Benefits Checklist
Whenever you experience any QLE, including the birth or adoption of a child, there are a few things you should add to your “To-Do” list. These include:
- Notifying HR of personal information changes and providing supporting documentation;
- Reviewing health insurance options and making appropriate changes to plan enrollments*;
- Making appropriate changes to flexible spending accounts;
- Re-evaluating life insurance needs; and
- Updating life and/or retirement plan beneficiaries.

*Note that newborns or newly adopted children are automatically covered for up to thirty (30) days following birth or finalization of adoption. If not formally enrolled during that time period, coverage is cancelled retroactive to birth or adoption.

Dependent Care FSA
You may wish to pay for certain child-care expenses using pre-federal tax dollars contributed to a Dependent Care Flexible Spending Account. Consult the Flexible Benefits Enrollment & Reference Guide for additional information.

Payroll Updates
It is your responsibility to notify Lehigh’s Payroll Office of any desired changes to W-4 exemptions (income tax withholding) as a result of a birth or adoption. Information on the payroll procedures, including access to forms,