

Contact HR *in advance* of any of the qualifying events listed above to ensure a smooth transition of this change.

Children who lose their benefits eligibility may qualify to purchase benefits through Consolidated Omnibus Budget Reconciliation Act (COBRA) continuation of medical and/or dental coverage for up to thirty-six (36) months if the application is made within the forty-five-day (45-day) enrollment period.

HR/Benefits Checklist

To ensure alignment with these changes in status, the employee needs to:

- Notify HR of personal information changes and provide supporting documentation;
- Review health insurance options and make appropriate changes to plan enrollments;
- Make appropriate changes to flexible spending accounts;
- Re-evaluate life insurance needs; and
- Update life and/or retirement plan beneficiaries.

Disabled Dependents

An eligible child who is or becomes disabled and dependent on the employee for support may remain benefits-eligible without age limitation, subject to required certification with the insurance carrier.

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. Information on the payroll procedures, including access to forms, is available online at: www.lehigh.edu/~inctr/procedures_payroll.shtml.

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

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**Making Sense of
Your Benefits:**
*Changes to your
child's dependency
status*

Determining Dependency

Is your child still eligible for your benefits?

There are certain times in your child's life when he or she may lose or gain eligibility to participate in your benefits coverage at Lehigh. Here, we'll outline two scenarios and guide you through the process.

Changes to your child's dependent status is considered a Qualifying Life Event (QLE).

But what is a QLE? Certain life events — such as marriage, birth or adoption of a child, or your relocation, 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 there's been a change to your child's dependency status, 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.

If you fail to file a QLE change request within thirty (30) days, we will retroactively cancel coverage in the case of a dependent whose benefit eligibility ends. However, we cannot refund premiums paid for coverage that was not available.

Dependent Child Gains Eligibility

Children may gain access to benefits if they become your dependents due to changes in legal custody, court decree, or as a result of your marriage/partnership with their custodial parent.

Children in your household, including the children of a spouse/partner, are eligible for coverage under Lehigh Flexible Benefits Plan as long as they qualify as dependents of the employee under IRS regulations and meet eligibility requirements of age and status described in the *Flexible Benefits Enrollment & Reference Guide*.

If you and your spouse/partner have insurance coverage under separate employer plans, a decision needs to be made as to which plan will add the newly dependent child. Compare premiums, costs, services, and participating physicians/providers of available employer plans to determine the best plan to select. It is generally not advantageous to add the dependent to more than one plan.

Coordination of benefits rules vary. Lehigh's plans will not make additional payments on claims that have already been paid by another plan at the Lehigh plan level of benefits. If a child is covered under two medical plans, it is usually the plan of the parent whose birthday occurs first during the calendar year that has primary responsibility to pay claims.

Supporting documentation, such as a court decree, marriage certificate or *Affidavit of Domestic Partnership*, adoption or legal guardianship documents, and/or proof of disability, may be required to add a dependent child to your flexible benefits plan. Consult with an HR representative to determine the specific documentation required for the particular situation.

Dependent Child Loses Eligibility

Children in your household lose their benefits eligibility when they no longer qualify as your dependents under IRS regulations or fail to meet eligibility requirements of age and status described in the *Flexible Benefits Enrollment & Reference Guide*.

The employee may receive a notice of termination from the insurance carrier shortly before a dependent child turns twenty-six (26) years of age. However, it is your responsibility to notify HR and request appropriate flexible benefit changes when a child:

- Reaches age twenty-six (26), or
- Gains or loses access to coverage as a result of his or her own employment.