

When You Can Change Your Benefits

Life Event	Medical, Dental, Vision	Basic Life and AD&D	Supplemental Life	Voluntary AD&D	Spouse Life	Child Life	Health Care Flex Spending Account	Dependent Care Flex Spending Account
You get married	Enroll / End Coverage / Change	Change beneficiary	No Change	No Change	No Change	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
You have a baby or adopt	Enroll / End Coverage / Change	Change Beneficiary	No Change	No Change	No change	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
Your spouse /Registered Domestic Partner (RDP) or grandfathered Legally Domiciled Adult (LDA) loses eligibility for benefits through his / her employer	Enroll / End Coverage / Change	Change beneficiary	No Change	No Change	No Change	No change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
Your dependent child loses eligibility	Coverage ends or Continues through COBRA	Change beneficiary	No Change	No change	No change	Drop dependent	Stop / Decrease	Stop / Decrease
Your spouse/RDP or LDA gains eligibility for benefits through his / her employer	Drop Dependent/ End Coverage / Change	Change beneficiary	No Change	No Change	No Change	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
You move from part-time to full-time	Enroll / End Coverage	Change beneficiary	Enroll / No Coverage	Enroll / No Coverage	Enroll / No Coverage	Enroll dependent / No Coverage	Begin / No Coverage	Begin / No Coverage
You move from benefits eligible to non-eligible class	Coverage Ends or Continues through COBRA	Coverage Ends or Continues through individual policy	Coverage Ends or Continues through individual policy	Coverage Ends	Coverage Ends or Continues through individual policy	Coverage Ends or Continues through individual policy	Coverage Ends or Continues through COBRA	Coverage Ends
You get divorced or legally separated	Enroll / Change	Change beneficiary	No Change	Drop Spouse	Drop spouse	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
Death of your Spouse/RDP	Drop Spouse/ RDP	Change beneficiary	No Change	Drop spouse or RDP	Drop spouse or RDP	No Change	Stop / Decrease	No Change
Death of your Dependent	Drop Dependent	Change beneficiary	No Change	Drop Dependent	No change	Drop dependent	Stop / Decrease	Stop / Decrease
Death of your LDA - Blood Relative	Drop Grandfathered LDA	Change Beneficiary	No Change	No Change	No Change	No Change	Stop/Decrease	Stop Decrease

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You lose insurance coverage from a source other than this current employer	Enroll / Change	Change beneficiary	No Change	No Change	No Change	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
Your dependent child(ren) lose/gain coverage under Medicaid	Enroll / End Coverage / Change	No Change	No Change	No Change	No Change	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
Your dependent lose/gains Medicare coverage	Enroll / End Coverage / Change	No Change	No Change	No Change	No Change	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease
You receive a Qualified Domestic Relations Order Court Order for your dependent(s)	Enroll / End Coverage / Change	Change Beneficiary	No Change	No Change	No Change	No Change	Begin / Increase / Stop / Decrease	Begin / Increase / Stop / Decrease

Please keep in mind...

- The benefit change must be consistent with the life event and made within 31 days of the life event.
- You can change your beneficiaries at any time.
- The new coverage takes effect as of the first of the month following the benefit election, except for birth, adoption, or death, provided you make the new election within 31 days.
- If you experience a life event, review your beneficiaries and make changes as necessary.

Note: This chart does not cover all life events. Other life events include becoming enrolled in Medicare, or a change in work location.

For more information, please see the Summary Plan Descriptions (SPDs) posted on the University of San Francisco's Benefits Website or call Human Resources at 415-422-6707. While we have made every effort to ensure the accuracy of this communication, in the event of a conflict between this chart and official plan documents, the plan documents is final.