**DID YOU KNOW?**

Our Benefit Plan year runs from **9/1 – 8/31**.

Limited changes are allowed during the middle of a plan year without a qualifying change in status. **Benefit changes must be consistent with the change in status!**

The Annual Enrollment Change Period is held each July with a Sept. 1st effective date.

**Contacts**

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1470 William D. Fitch Pkwy.
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teeshr@tamu.edu

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College Station, TX 77843-3132
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**Life Events Impacting Benefits ~BECOMING A PARENT~**

**Health/Dental/Vision coverage**

Becoming a parent (either through adoption or birth) is a change of status that allows you to make certain changes to your benefits. You may add your newly-eligible dependents to the health, dental, or vision plan(s) in which you are a current participant. This change of status does not allow you to enroll in new benefit coverages or to change between benefit plans. Requests must be made on the appropriate form and received in the Benefit Processor’s Office within 60-days of the birth or adoption of your child(ren).

*If both you and your spouse have separate insurance plans, compare both insurance plans available to determine which plan will best meet the needs for your new child(ren).*

Example:

- If you have medical and dental only, you may add your new child(ren) to those plans, but you can not add vision coverage at the same time.

Newborn coverage will be effective on the birthdate provided the dependent enrollment form is received within 60 days of the birth. The effective date of any benefit change(s) related to an adoption will be the first of the month after the benefit form(s) are received by your Benefits Office - unless the request for change is received on or prior to the date of adoption. In that case, you will have the option of starting coverage on the date of the adoption; however, you will be responsible for the entire month’s insurance premium at the new coverage rate (premiums cannot be pro-rated).

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**Flexible Spending Accounts**

A Healthcare Flexible Spending Account (FSA) allows you to set aside pretax dollars from your paycheck to cover eligible healthcare (medical/dental/vision/hearing) expenses for you and your covered dependents. You may enroll in a healthcare FSA or increase your monthly contribution by completing a benefit change form and returning it to your Benefits Office within 60 days of the birth or adoption of your child(ren). You may also want to begin a dependent care flexible spending account to pay for day care or other allowed expenses. The increased or new funds set aside in a FSA account cannot be used for any provider services incurred PRIOR to the effective date of the FSA enrollment or increase.

Changes to your FSA account(s) will be effective the first of the month after the request is received in your Benefits Office. More information, on the FSA account, including eligible expenses, may be obtained from our carrier PayFlex at 800-284-4885 or [www.myhealthhub.com](http://www.myhealthhub.com).

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**Life Insurance**

You may enroll your new dependents in a dependent life plan within 60 days of the birth or adoption of your child(ren). Future enrollment anytime after this initial enrollment period will require evidence of good health before the coverage will be approved by the carrier. You may enroll your child(ren) in plan A which is a $10,000 policy if you are enrolled in Optional Life (OL) Plan A, or in plan B which has a coverage amount of $5,000 with a flat monthly premium of $1.37.

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**Other Benefits**

You may change your Accidental Death and Dismemberment (AD&D) coverage from individual coverage to family coverage by completing a benefit change form and returning it to your Benefits Office within 60 days of the birth or adoption of your child(ren). You will not be eligible to add new coverage at this time and will need to wait to add AD&D coverage during the next annual enrollment change period.

No changes can be made to Long Term Disability.
When You and Your Spouse are Employed by the A&M System

If both you and your new spouse work for the A&M System in a benefits-eligible position, you will need to decide which of your plans to add your new child(ren) to. A brochure titled “When You and Your Spouse Work for the A&M System” may be downloaded from the website http://www.tamus.edu/assets/files/benefits/pdf/publications/spouse.pdf. If you need help determining the best way to maximize your state contribution, please contact your Benefits Office.

Additional Voluntary Retirement Accounts

Review your investment elections to accommodate any new financial goals. Consider enrolling in one of our additional voluntary retirement plans or increase your current contribution. The A&M System offers employees the ability to participate in Tax Deferred Account (TDA) or Deferred Compensation Plan (DCP) as additional voluntary retirement options for eligible employees. More information may be obtained from the retirement resources webpage http://www.tamus.edu/offices/benefits/retirement/. Increases in TRS or ORP contributions can not be made as these contribution levels are set by the State Legislator.

Additional Resources

- For assistance locating day care providers, use the Department of Family and Protective Services day care search at: http://www.dfps.state.tx.us/Child_Care/Search_Texas_Child_Care/
- For information on obtaining a Social Security card for your new child(ren) contact the Social Security Administration at http://www.ssa.gov/.
- Resources and information on evaluating home safety and taking steps to childproof your house http://kidshealth.org/parent/firstaid_safe/home/childproof.html
- Resources on vaccines & immunizations http://www.cdc.gov/vaccines
- Information on Texas education including a school district locator http://www.tea.state.tx.us/

Checklist of actions to consider/complete:

- To update your tax withholding and number of exemptions, log into HR Connect* at https://sso.tamus.edu and make the update under the Payroll Data tab.
- To update your beneficiary designations for Basic or Alternate Basic Life, Optional Life, and Accidental Death & Dismemberment, log into iBenefits* at https://sso.tamus.edu, and make the update under the Beneficiaries tab.
- To update your beneficiary designation for your TRS retirement account, obtain the beneficiary designation form from TRS at 1-800-223-8778 or http://www.trs.state.tx.us. Return the form directly to TRS after completion.
- To update your beneficiary designation for your retirement accounts under ORP, TDA, or DCP, contact your vendor directly to determine their process for updating a beneficiary.
- To make changes to your insurance selections and add your new child(ren) to medical, dental, vision, or dependent life insurance, complete the Dependent Enrollment Form (HR-101) and make the update under the Payroll Data tab.
- To make changes to your insurance selections to either add or increase a flexible spending account or to change your AD&D coverage to family coverage, complete the Benefit Change Form (HR-105) and return the form to your Benefits Office within 60 days of the birth or adoption of your child(ren). Forms may be obtained and downloaded from website http://www.tamus.edu/offices/benefits/publications/.

*If you do not have access to a computer, please contact your Benefits Office for an alternative process.

To access HR Connect you will need your UIN and account password.

THE BENEFIT CHANGE AND/OR DEPENDENT ENROLLMENT FORM(S) MUST BE RECEIVED BY YOUR BENEFITS OFFICE WITHIN 60 DAYS FROM THE DATE OF THE BIRTH OR ADOPTION IN ORDER TO BE PROCESSED.