

Life Events Impacting Benefits

BIRTH/ADOPTION

Did You Know?

- The TAMU System benefit plan year runs from 9/1 through 8/31.
- Limited changes are allowed during the middle of a plan year without a qualifying status change.
- Benefit changes must be consistent with the change in status.
- Benefit changes based on a status change must be submitted within **31 days** of the date the status change occurred.
- The **benefit open enrollment period** is held each July, and changes made during open enrollment go into effect each September 1

Contacts

Engineering Human Resources	125 Spence Street, Suite 531 College Station, TX 77843 979-458-7699 Fax 979-458-7490 engrbenefits@tamu.edu
Engineering Payroll	3132 TAMU College Station, TX 77843-3132 979 458-7699 Fax 979-458-7490 engrpayroll@tamu.edu
Benefits Representative	Chris Burns (979) 458-8406 crburns@tamu.edu

Table 1. Useful Contact Information

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 through Workday or by submitting the appropriate form to Engineering HR within 31- 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 cannot add vision coverage at the same time.

Newborn coverage will be effective on the birthdate provided when the benefit change is requested within 31 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 Engineering HR - 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 for partial-month coverage).

Flexible Spending Accounts

A Healthcare Flexible Spending Account (FSA) allows you to set aside pre-tax dollars from your paycheck to cover eligible healthcare (medical/dental/vision/etc.) expenses for you and your covered dependents.

A Day Care FSA allows you to set aside pre-tax dollars from your paycheck to cover eligible daycare expenses for your child(ren) 12 or younger or older disabled dependents.

You may enroll in a Healthcare and/or Day Care FSA or increase your monthly contributions by submitting a benefit change request through Workday, or by requesting a Benefit Change form from Engineering HR.

Changes to your FSA account(s) will be effective the first of the month after the request is received through Workday or by your HR office

Life Insurance

You may enroll your new dependent(s) in a dependent life plan within 31 days of the birth or adoption of your child(ren).

Dependent Life Plan A:

Available to your dependents only if you carry *optional life insurance*

- Child coverage:
\$10,000/child (no evidence of good health required)

Dependent Life Plan B:

Cost is \$1.37/month for all enrolled dependents

- Child coverage:
\$5,000

Other Benefits

You may change your Accidental Death and Dismemberment (AD&D) coverage from individual coverage to family coverage by submitting a benefit change request through Workday, or by completing a Benefit Change form and submitting it to Engineering HR within 31 days of the birth or adoption of your child(ren).

Adding or increasing AD&D coverage may only be done during the open enrollment period. Decreasing or dropping AD&D coverage may be done at any time, even without a qualifying status change.

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 benefit-eligible position, there are several other factors you must consider that impact your benefits. A brochure titled “*When You and Your Spouse Work for the A&M System*” may be downloaded from the website:

<http://assets.system.tamus.edu/files/benefits/pdf/ae/FY20/aepages/spouse.pdf>.

If you need help determining the best way to maximize your state contribution, please contact Engineering HR.

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 Workday at <https://sso.tamus.edu> and make the update under the “Pay” icon.
- To update a new home address, log into Workday at <https://sso.tamus.edu> and make the update under the “Personal Information” icon.
- To update beneficiary designations for Basic or Alternate Basic Life, Optional Life, and AD&D, log into Workday at <https://sso.tamus.edu> and make the update under the “Benefits” icon.
- 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 you retirement accounts under ORP, TDA, or DCP, contact your vender directly to determine their process for updating a beneficiary.
- To make changes to your insurance selections, initiate a benefit change though Workday by clicking the “Benefits” Icon or complete the Benefit Change Form (HR 105) and/or Dependent Enrollment Form (HR 101) and return the form(s) to your Benefits Office within 31 days of the birth/adoption of your child(ren). Forms may be obtained from the TAMU System Benefits Administration website: <http://www.tamus.edu/business/benefits-administration/booklets-brochures/insurance-forms/>.

Carrier Contact Information

Blue Cross/ Blue Shield	<u>866-295-1212</u>
Express Scripts	<u>866-544-6970</u>
Graduate Plan	<u>877-624-7911</u>
DeltaDental – PPO	<u>800-336-8264</u>
DeltaDental – HMO	<u>800-422-4234</u>
Superior Vision	<u>844-549-2603</u>
Navia	<u>800-669-3539</u>
Securian	<u>877-443-5854</u>
Cigna – LTD	<u>800-362-4462</u>
TRS	<u>800-223-8778</u>
CompPsych Work/ Life Solutions	<u>Active Employees – 1-866-301-9623</u> <u>Retirees – 1-833-306-0105</u> <u>Qatar – 00800.100.071</u>
2nd, MD	<u>866-841-2575</u>

Table 2. Contact Information for Insurance Providers