

## Eligible Benefits to enroll in after the birth/adoption of a child

You have **31 days** from the qualifying life event (QLE) to add/make changes to your benefits. The qualifying life event is the date of birth of your child, or the date you first get custodianship/guardianship of your child.

### Medical

- Vendor: Anthem BCBS [www.anthem.com](http://www.anthem.com)
- Add your child to your medical benefits
- You also have the option to add your spouse and other dependent children at this time
- Or you can waive coverage if moving yourself and dependents onto your spouse's plan at this time

### Dental

- Vendor: Delta Dental <http://www.deltadentalins.com/>
- Similar process to Medical

### Vision

- Vendor: United Healthcare <https://www.myuhcvision.com/>
- Similar process to Medical

### Consova

- If you add a dependent onto your medical, dental, or vision insurance, you will be required to provide information that proves this is an eligible dependent.

### Health Savings Account

- Vendor: Fidelity [www.netbenefits.com](http://www.netbenefits.com)

- Increase your contribution per paycheck to your HSA – you can do this at any time throughout the year
- You can use these funds to pay for qualified medical, dental, and vision expenses for you and eligible dependents on your medical plan

### **Dependent Care Flexible Spending Account**

- Vendor: PayFlex <https://www.payflex.com/individuals/common-eligible-expenses/dependent-care>
- Enroll in, or increase your contribution to a dependent care flexible account
- You can use these pre-tax contributions to pay for qualified dependent care, think: daycare, after school care
- Annual maximum contribution per household of \$5,000, cannot change contributions without a QLE
- These funds do not roll over year to year, so plan accordingly

### **Life Insurance/Dependent Life Insurance**

- Vendor: NY Life
- Enroll, increase, decrease, or waive coverage for basic life insurance & voluntary life insurance
- Dependents: Add high (\$15,000), medium (\$10,000), or low (\$5,000) life insurance coverage for your child