

Adoption or Legal Guardianship of a Child

Congratulations on the new addition to your family! There are a few things you should consider before your adopted or newly acquired child arrives. As with any status change, **you have 31 days** after the adoption or legal guardianship of your child to make adjustments and/or changes to your benefits. A Benefits Change Form and Dependent Information Request Form must be completed to enroll or make changes to your benefits. Both forms may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Adoption or legal guardianship of a child is a "qualifying status change" in terms of your benefits. This means that you can change most of your benefit elections without waiting until the annual NUFlex enrollment period. Contact your Campus Benefits Office for assistance with any benefit elections.

The effective date of coverage for a dependent child who is added as a result of adoption will coincide with the earlier of: 1) the date of placement for adoption, or 2) the date of entry of an order granting the adoptive parent(s) custody of the child for the purpose of adoption. Placement generally means when the adoptive parents have taken legal responsibility for the child. The effective date of coverage for a dependent child who is added as a result of legal guardianship is the first of the month following the court order. Premiums will begin on the first day of the month following the event. You will be required to furnish appropriate documentation to verify the Permitted Election Change Event.

Medical Insurance - You must contact the Campus Benefits Office within 31 days of the adoption to add the child to your medical insurance policy. If a change in "coverage category" is needed (Employee Only to Employee & Child or Employee & Spouse to Employee & Family), you must complete a Benefits Change Form. A Dependent Information Request Form must also be completed to add the new dependent child to the medical insurance policy even if you are currently enrolled for Employee & Child or Employee & Family coverage. With the exception of enrollment or coverage cancellation, you may only change a medical "coverage category". Changes between medical plan "options" are not allowed (i.e., you cannot move from the High Option to the Basic Option). If your spouse will be providing your medical insurance coverage, you may cancel the university's medical insurance coverage.

If a Dependent Information Request Form is not completed within the 31-day Permitted Election Change Event period, benefits will not be provided. The new dependent may be enrolled for coverage at the annual NUFlex enrollment or when a Permitted Election Change Event occurs.

Dental Insurance - You may add your adopted child now, or wait until the next annual NUFlex enrollment period that allows dental election changes. Dental insurance may not be added if you are not currently enrolled for coverage. Dependents who were previously eligible for coverage may not be added to your policy. In addition, dental coverage may not be cancelled by you or any currently covered dependents until the next annual NUFlex enrollment period that allows dental election changes.

Vision Care Insurance - You may add your adopted child now, or wait until the next annual NUFlex enrollment period that allows vision care election changes. Vision Care insurance may not be added if you are not currently enrolled for coverage. Dependents who were previously eligible for coverage may not be added to your policy. In addition, vision coverage may not be cancelled by you or any currently covered dependents until the next annual NUFlex enrollment period that allows vision care election changes.

Life Insurance - You may change the amount of life insurance coverage and/or your tobacco/nicotine designation. If you increase coverage, you must complete an Assurity Life Insurance Statement of Health Form which may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Coverage changes due to child adoption will be effective on the first day of the month following the date of the adoption. Coverage changes due to the adoption occurring on the first day of the month will be

effective immediately.

Accidental Death & Dismemberment Insurance (AD&D) - You may enroll, cancel or change the amount of AD&D coverage without proof of insurability.

Coverage changes due to child adoption will be effective on the first day of the month following the date of the adoption. Coverage changes due to the adoption occurring on the first day of the month will be effective immediately.

Dependent Life Insurance Spouse - You may enroll, cancel, or change the amount of dependent life insurance for your spouse, provided they are not legally disabled. If you increase coverage, you must complete an Assurity Life Insurance Statement of Health Form which may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Coverage changes due to child adoption will be effective on the first day of the month following the date of the adoption. Coverage changes due to the adoption occurring on the first day of the month will be effective immediately.

Dependent Life Insurance Child - You may add life insurance for your adopted child without proof of insurability. If you currently have other children enrolled for Dependent Life Insurance, your new adopted child is automatically covered for insurance. To add coverage for a dependent child that was previously eligible, you must complete an Assurity Life Insurance Statement of Health Form which may be obtained at www.nebraska.edu/benefits under the Benefit Forms link.

Coverage changes due to child adoption will be effective on the first day of the month following the date of the adoption. Coverage changes due to the adoption occurring on the first day of the month will be effective immediately.

Long Term Disability Insurance (LTD) - You may enroll, cancel, or change your LTD option. If you are increasing LTD coverage, or enrolling for the first time, benefits are subject to the 3-12 month pre-existing condition exclusion.

Coverage changes due to child adoption will be effective on the first day of the month following the date of the adoption. Coverage changes due to the adoption occurring on the first day of the month will be effective immediately.

Health Care Reimbursement Account - You may enroll or increase the amount you contribute to the Health Care Reimbursement Account. Contributions may not however, be decreased at this time. Only those expenses incurred after the effective date of the change will be covered or reimbursable.

Coverage changes due to child adoption will be effective on the first day of the month following the date of the adoption. Coverage changes due to the adoption occurring on the first day of the month will be effective immediately.

Dependent Day Care Reimbursement Account - You may enroll, cancel, or change your Dependent Day Care Reimbursement Account contribution. Only those expenses incurred after the effective date of the change will be covered or reimbursable.

Coverage changes due to child adoption will be effective on the first day of the month following the date of the adoption. Coverage changes due to the adoption occurring on the first day of the month will be effective immediately.

NOTE: This is intended to be a summary of benefits, services and procedures. For full details, contact your Campus Benefits Office.

August 11, 2009