

## Birth, Adoption, or Placement for Adoption

Benefit Plan	Action Employee May Take	Comments	Coverage Effective Date / ADM Event Date
<b>State Group Health Insurance</b>	Within 60 days: <ul style="list-style-type: none"> <li>• Enroll</li> <li>• Add new dependent(s) to existing coverage.               <ul style="list-style-type: none"> <li>– May add all eligible dependents.</li> </ul> </li> </ul>	Add dependents in HRS prior to changing health insurance coverage level. Effective date of adding the dependents should be the date of birth/adoption/placement.	Date of birth/adoption/placement.
	Within 30 days: <ul style="list-style-type: none"> <li>• Change health insurance plan carrier or health plan design.</li> </ul>	If changing health insurance plan carrier, all accumulators (deductible, benefit maximums and out-of-pocket limits) will reset. Pharmacy benefits accumulators and Uniform Dental benefit accumulators <b>will not</b> reset.	1 <sup>st</sup> of month on or following date application is received.
<b>Preventive Dental Insurance</b>	Within 60 days: <ul style="list-style-type: none"> <li>• Enroll</li> <li>• Add new dependent(s) to existing coverage.               <ul style="list-style-type: none"> <li>– May add all eligible dependents.</li> </ul> </li> </ul>		Date of birth/adoption/placement.
<b>Supplemental Dental Insurance</b>			
<b>Vision Insurance</b>			
<b>State Group Life Insurance</b>	Within 30 days: <ul style="list-style-type: none"> <li>• Enroll in Basic coverage or add one level of Employee coverage* (may not exceed maximum of 5 units).</li> <li>• Enroll in one or two units of Spouse/Dependent coverage.</li> <li>• If currently enrolled in spouse/dependent coverage, new children are automatically covered once eligible.</li> </ul>	Remind employee to review/update beneficiary designation.  Reminder – beneficiary designation applies to both State Group Life Insurance and WRS unless otherwise specified.  *One level of Employee coverage may be added for <i>each</i> dependent (in cases of multiple births/adoptions).	1 <sup>st</sup> of month on or following 30 days from date of birth/adoption/placement.
<b>Individual &amp; Family Life Insurance</b>	Within 30 days: <ul style="list-style-type: none"> <li>• Enroll in Child coverage.</li> <li>• If currently enrolled in Child coverage, new children are automatically covered once eligible.</li> </ul>	<b>Can only add Child coverage if this is the first time the Employee has an <u>eligible child</u> to cover.</b>  Child is covered when he/she is 15 days old but must be enrolled within 30 days of the date of birth/adoption/placement.  Remind employee to review/update beneficiary designation.	1 <sup>st</sup> of month on or following 30 days from date of birth/adoption/placement.

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<b>UW Employees, Inc. Life Insurance</b>	<ul style="list-style-type: none"> <li>No action allowed.</li> </ul>	Remind employee to review/update beneficiary designation.	N/A
<b>University Insurance Association Life Insurance</b>	<ul style="list-style-type: none"> <li>No action allowed.</li> </ul>	Remind employee to review/update beneficiary designation.	N/A
<b>Accidental Death &amp; Dismemberment Insurance</b>	<ul style="list-style-type: none"> <li>May add/change/cancel coverage at any time.</li> <li>If currently enrolled in Family coverage, new children are automatically covered.</li> </ul>	Remind employee to review/update beneficiary designation.	1 <sup>st</sup> of month on or following date application is received.
<b>Accident Insurance</b>	Within 60 days: <ul style="list-style-type: none"> <li>Enroll</li> <li>Add new dependent(s) to existing coverage.               <ul style="list-style-type: none"> <li>May add all eligible dependents.</li> </ul> </li> </ul>	Remind employee to review/update beneficiary designation for accidental death & dismemberment provision of the plan.	Date of birth/adoption/ placement.
<b>Flexible Spending Account (FSA)</b>	Within 30 days: Health Care FSA/Limited Purpose FSA: <ul style="list-style-type: none"> <li>May enroll or increase current election due to gaining of dependent(s)</li> </ul> Dependent Day Care FSA. <ul style="list-style-type: none"> <li>May enroll or increase current election due to gaining of dependent(s).</li> </ul>	Employee must submit Change of Election form.	FSA Event: Date of birth/adoption/ placement.
<b>Health Savings Account (HSA)</b>	<ul style="list-style-type: none"> <li>May change/cancel contribution at any time.</li> </ul>	Remind employee to review/update beneficiary designation.	FSA Event: 1st day of the payroll where the change becomes effective.
<b>Income Continuation Insurance</b>	<ul style="list-style-type: none"> <li>No action allowed.</li> </ul>		
<b>Wisconsin Retirement System (WRS)</b>	<ul style="list-style-type: none"> <li>No action allowed.</li> </ul>	Remind employee to review/update beneficiary designation.  Reminder – beneficiary designation applies to both State Group Life Insurance and WRS unless otherwise specified.	N/A

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<b>UW 403(b) Supplemental Retirement Program (SRP)</b>	<ul style="list-style-type: none"> <li>May add/change/cancel election at any time.</li> </ul>	Must set up account with vendor directly and then submit Salary Reduction Agreement to payroll office.  Remind employee to review/update beneficiary designation.	SAV Event: 1 <sup>st</sup> day of the payroll where the change becomes effective.
<b>Wisconsin Deferred Compensation (WDC)</b>	<ul style="list-style-type: none"> <li>May add/change/cancel election at any time.</li> </ul>	Must set up account through WDC at <a href="http://www.wdc457.org">www.wdc457.org</a> or by sending enrollment form to WDC directly.  Remind employee to update beneficiary designation.	SAV Event: 1 <sup>st</sup> day of the payroll where the change becomes effective.
<b>W-4</b>	<ul style="list-style-type: none"> <li>Review/update W-4 withholding amounts.</li> </ul>	Effective date is the first day of the pay period the new withholding starts.	N/A