Below is a summary of family and employment status events and what actions you can take. You must take action within 31 days of the event. Mid-year changes are only those permitted in accordance with Section 125 of the Internal Revenue Code. In order to make benefits changes, you will need to complete the required forms as outlined in this chart. In addition, you may be required to provide copies of verification documents before changes can be made. There is a footnote to the required form and/or proof next to each item.

<table>
<thead>
<tr>
<th>Event</th>
<th>Consider These Options</th>
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<tbody>
<tr>
<td><strong>FAMILY STATUS EVENTS</strong></td>
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| Marriage                     | ▪ Add spouse to your medical, dental, vision coverage.  
  
  1, 7 You can change medical plans but you cannot change dental plans.  
  ▪ Add newly eligible step-children to your medical, dental, vision coverage.  
  1, 7, 9  
  ▪ Cancel medical or vision coverage if enrolling in your spouse’s plan.  
  1, 7, 14 You cannot cancel dental coverage.  
  ▪ Enroll or increase Beneflex election (Health Care and/or Dependent Day Care Spending Account).  
  1, 7  
  ▪ Enroll or increase your Supplemental Life Insurance (evidence of insurability required).  
  1, 4, 7  
  ▪ Enroll in Spouse Life Insurance (evidence of insurability may be required).  
  1, 4, 7  
  ▪ Enroll in Child Life Insurance, if step-children are eligible.  
  1, 7, 9  
  ▪ Enroll or increase your Supplemental AD&D Insurance.  
  1, 7  
  ▪ Enroll in Spouse AD&D Insurance.  
  1, 7  
  ▪ Enroll in Child AD&D Insurance, if step-children are eligible.  
  1, 7, 9  
  ▪ Review (and update, if necessary) your life insurance and retirement plan beneficiary designations.  
  3, 6  
  ▪ Add spouse and eligible step-children to your identity theft protection coverage.  
  1, 7, 9  
  ▪ Update your information (name, address, tax withholding, and bank information).  
  5  |
| New Domestic Partnership     | ▪ Add domestic partner to your medical, dental, vision coverage.  
  
  1, 2, 8 You can change medical plans but you cannot change dental plans.  
  ▪ Add newly eligible domestic partner’s children to your medical, dental, vision coverage.  
  1, 8, 9  
  ▪ Cancel medical or vision coverage if enrolling in your domestic partner’s plan.  
  1, 8, 14 You cannot cancel dental coverage.  
  ▪ Enroll or increase your Supplemental Life Insurance (evidence of insurability required).  
  1, 4, 6  
  ▪ Enroll in Spouse Life Insurance (evidence of insurability may be required).  
  1, 4, 8  
  ▪ Enroll in Child Life Insurance, if step-children are eligible.  
  1, 8, 9  
  ▪ Enroll or increase your Supplemental AD&D Insurance.  
  1, 8  
  ▪ Enroll in Spouse AD&D Insurance.  
  1, 8  
  ▪ Enroll in Child AD&D Insurance, if step-children are eligible.  
  1, 8, 9  
  ▪ Review (and update, if necessary) your life insurance and retirement plan beneficiary designations.  
  3, 6  
  ▪ Add domestic partner and newly eligible domestic partner’s children to your identity theft protection coverage.  
  1, 8, 9  
  ▪ Update your information (name, address, tax withholding, and bank information).  
  5  |
| **Legal Separation or Divorce** | Remove your spouse from your medical, dental, vision coverage. 1, 10 You cannot change medical or dental plans.  
Cancel Spouse Life and/or AD&D coverage. 1, 10  
Enroll in medical, dental, vision coverage if previously covered by your spouse’s plan. 1, 10, 14  
Review (and update, if necessary) your life insurance and retirement plan beneficiary designations. 3, 6  
Update your information (name, address, tax withholding, and bank information). 5  
Change home address and phone number with benefits vendors, if applicable. |
| **Termination of Domestic Partnership** | Remove your former domestic partner from your medical, dental, vision coverage. 1, 8 You cannot change medical or dental plans.  
Cancel Spouse Life and/or AD&D coverage. 1, 8  
Enroll in medical, dental, vision coverage if previously covered by your domestic’s plan. 1, 8, 14  
Review (and update, if necessary) your life insurance and retirement plan beneficiary designations. 3, 6  
Update your information (name, address, tax withholding, and bank information). 5  
Change home address and phone number with benefits vendors, if applicable. |
| **Birth or Adoption of a Child** | Add child to your medical, dental, vision coverage. 1, 9 You can change medical plans but you cannot change dental plans.  
Cancel medical or vision coverage if enrolling in your spouse's plan. 1, 9, 14 You cannot cancel dental coverage.  
Enroll or increase your Supplemental and/or Spouse Life Insurance (evidence of insurability required). 1, 4, 9  
Enroll in Child Life Insurance. 1, 9  
Enroll or increase Beneflex election (Health Care and/or Dependent Day Care Spending Account). 1, 9  
Review (and update, if necessary) your life insurance and retirement plan beneficiary designations. 3, 6 |
| **Legal Guardianship** | Add child to your medical, dental, vision coverage. 1, 9, 15 You cannot change medical or dental plans.  
Enroll or increase your Supplemental and/or Spouse Life Insurance (evidence of insurability required). 1, 4, 15  
Enroll or increase Beneflex election (Health Care and/or Dependent Day Care Spending Account). 1, 15  
Review (and update, if necessary) your life insurance and retirement plan beneficiary designations. 3, 6 |
| **Loss of Child’s Eligibility (e.g., child reaches maximum age)** | Cancel child from your medical, dental, vision coverage (child will be offered continuation of coverage under COBRA). 1 You cannot change medical or dental plans.  
Cancel Child Life and/or AD&D coverage. 1  
Cancel Beneflex Dependent Day Care Spending Account. 1 |
| **Death of a Dependent (spouse/partner or child)** | Cancel person from your medical, dental, vision coverage. 1, 13 You cannot change medical or dental plans.  
Cancel Spouse/Child Life and/or Child/AD&D coverage (claim will be sent to insurance company). 1, 13  
Decrease or cancel Beneflex election (Health Care and/or Dependent Day Care Spending Account). 1, 13  
Review (and update, if necessary) your life insurance and retirement plan beneficiary designations. 3, 6 |
| RIT employee changes from part-time to full-time | ▪ Enroll in medical, dental (standard plan only, not enhanced plan), vision coverage; eligible family members may be included in enrollment. 1, 7, 9 for spouse; 1, 2, 8, 9 for DP  
▪ Employee will be automatically enrolled in Basic Life, Basic AD&D, and Basic LTD.  
▪ Enroll in Supplemental LTD. 1  
▪ Enroll or increase your Supplemental and/or Spouse Life Insurance (evidence of insurability required). 1, 4, 7 for spouse; 1, 2, 4, 8 for DP  
▪ Enroll in Child Life Insurance. 1, 9  
▪ Enroll or increase Beneflex Health Care Spending Account election if enrolling in RIT medical, dental or vision coverage. 1  
▪ Enroll or increase Beneflex Dependent Care Spending Account election. 1  
▪ Review (and update, if necessary) your life insurance and retirement plan beneficiary designations. 3, 6  
▪ Enroll in Legal Services Plan and Identity Theft Protection coverage. 1, 7/8, 9 |
| RIT employee changes from adjunct to full-time | ▪ Enroll in medical, dental (standard plan only, not enhanced plan), vision coverage; eligible family members may be included in enrollment. 1, 7, 9 for spouse; 1, 2, 8, 9 for DP  
▪ Employee will be automatically enrolled in Basic Life, Basic AD&D, and Basic LTD.  
▪ Enroll in Supplemental LTD. 1  
▪ Enroll in Supplemental and/or Spouse Life Insurance (evidence of insurability required). 1, 4, 7 for spouse; 1, 2, 4, 8 for DP  
▪ Enroll in Child Life Insurance. 1, 9  
▪ Enroll in Beneflex Dependent Day Care Spending Account and/or Health Care Spending Account. 1  
▪ Designate your life insurance and update, if necessary, your retirement plan beneficiary designations. 3, 6  
▪ Enroll in Legal Services Plan and Identity Theft Protection coverage. 1, 7/8, 9 |
| RIT employee changes from full-time to part-time | ▪ Cancel medical, dental, vision coverage. 1  
▪ Enroll or cancel Supplemental and/or Spouse Life Insurance. 1  
▪ Enroll or cancel Child Life Insurance. 1  
▪ Reduce or cancel Beneflex Dependent Care Spending Account election. 1 |
| RIT employee changes from full-time to adjunct | ▪ Cancel medical, dental, vision coverage. 1  
▪ Supplemental, Spouse, Child Life and AD&D Insurance, Beneflex, Legal Services, and Identity Theft protection will automatically be cancelled. |
| RIT employee changes from part-time to adjunct | ▪ Cancel medical, dental, vision coverage. 1  
▪ Supplemental, Spouse, Child Life and AD&D Insurance, Beneflex, Legal Services, and Identity Theft protection will automatically be cancelled. |
| RIT employee changes from adjunct to part-time | ▪ Enroll in medical, dental (standard plan only, not enhanced plan), vision coverage; eligible family members may be included in enrollment. 1, 7, 9 for spouse; 1, 2, 8, 9 for DP  
▪ Enroll in Supplemental and/or Spouse Life Insurance (evidence of insurability required). 1, 4, 7 for spouse; 1, 2, 4, 8 for DP  
▪ Enroll in Child Life Insurance. 1, 9  
▪ Enroll in Beneflex Health Care Spending and/or Dependent Care Spending Account. 1  
▪ Designate your life insurance, if applicable, and update, if necessary, your retirement plan beneficiary designations. 3, 6  
▪ Enroll in Legal Services Plan and Identity Theft Protection coverage. 1, 7/8, 9 |
Spouse becomes eligible for benefits in another plan (e.g., new employer)

- Remove your spouse from your medical and/or vision coverage. You cannot remove your spouse from your dental coverage. 
- Remove your children from your medical and/or vision coverage if they will be covered under spouse’s new plan. You cannot remove your children from your dental coverage.
- Cancel your medical and/or vision coverage if you will be covered under spouse’s new plan. You cannot cancel dental coverage.
- Cancel Spouse and/or Child Life and/or AD&D coverage if coverage will be provided under spouse’s new plan.

Spouse loses employment or becomes ineligible for benefits in another plan (e.g., employer coverage)

- Add your spouse and, if applicable, eligible children to your medical, dental, vision coverage. 
- Enroll in medical and/or vision coverage if previously not enrolled because you were covered under your spouse’s plan. You cannot enroll in dental coverage.

**Forms/Actions**

1. RIT Benefits Enrollment/Change Form

2. Application for Domestic Partnership Benefits

3. Change your life insurance beneficiary designation directly with Prudential. 
   [https://www.rit.edu/fa/humanresources/sites/rit.edu.fa.humanresources/files/docs/Life_Insurance_Beneficiary_Information.pdf](https://www.rit.edu/fa/humanresources/sites/rit.edu.fa.humanresources/files/docs/Life_Insurance_Beneficiary_Information.pdf).

4. Life Insurance Evidence of Insurability form

5. Employee Self-Service (http://myinfo.rit.edu). To change your name, complete the Employee Change of Employee Information Form and bring proof of the name change to HR.

6. Contact retirement plan recordkeeper for appropriate Retirement Plan beneficiary designation information and forms: 
   Fidelity: (800) 343-0750/v and (700) 248-8634/TTY 
   TIAA-CREF (800) 742-2665 and (800) 742-2644/TTY

**Verification Documents**

7. Photocopy of marriage certificate or photocopy of top portion of most recent tax return showing spouse’s name.

8. Affidavit of Domestic Partnership.

9. Photocopy of birth certificate showing parent names.

10. Photocopy of portion of legal separation or divorce documents that shows employee and spouse names and applicable dates.


14. Letter or other documentation from other employer with employment and benefits date and benefits details.

15. Guardianship or custody documents