

Life Events

Changes in your life can affect your eligibility for health and insurance benefits. Depending on your situation, you may be able to change your benefit choices outside of the annual enrollment period.

To make benefit coverage changes mid-year, the life event must be a "qualified change in status." Usually you must make the benefit changes within 31 days after the life event occurs.

Adding or dropping government-sponsored coverage

- If you or your qualified dependents lose coverage under a Medicaid/CHIP program or become eligible for a state's premium assistance program, you have 60 days from the date of the event to enroll in the company's health plans.
- You may request to enroll in life, AD&D, and disability (short-term or long-term) insurance at any time. Requests for late enrollments or increases in life insurance coverage are subject to the insurance company's approval. The coverage and corresponding payroll deduction will be effective after the insurance company has approved the request.
- Utilize Headspace to take advantage of this work/life resource and referral service. Some examples include child care referrals, consumer research, educational materials and up to four counseling sessions per issue per year.
- Have you moved or changed your number? Make sure to keep your address, home phone, cell phone and emergency contact information updated in Workday. Once your address has been updated in the HR & Payroll systems, all benefit plan carriers will be notified of the change. You can update your mailing address for your Schwab accounts, including the 401(k) PCRA account, by logging in to your account at www.schwab.com and click on the "Service" tab, then select "My Profile."

This is a qualified life event. If you or your qualified dependents lose coverage under a Medicaid/CHIP program or become eligible for a state's premium assistance program, you have 60 days from the date of the event to enroll in the company's health plans. Visit Workday to adjust your benefits coverage. For instructions, go to FIIRE > Human Resources > Workday Resources. If you have questions, email the Benefits Department at BenefitsServices@fi.com or call **1-650-350-5886**.