

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.

Getting divorced

(or legally separated, ending a partnership)

- In the event of a divorce or legal separation, you can remove a spouse or domestic partner from your medical, dental and/or vision coverage within 31 days. Please provide a copy of your Divorce Decree or Separation Certificate to the Benefits Department. In addition, we will need the forwarding address of your former spouse/domestic partner as information on continuing coverage under COBRA will be provided.
- If you're currently enrolled in a medical plan with an HSA and you're changing from Employee + Family or Employee + Child to Employee Only coverage because you're removing a dependent, you may need to decrease your HSA contribution level.
- If due to a life event change you require daycare, you may be eligible to contribute pre-tax dollars to the Dependent Care FSA plan. This plan allows for reimbursement of eligible daycare expenses. Unlike an HSA, the contributions are use-it-or-lose-it. Participants must submit for reimbursement of qualified expenses within a designated time frame. Please see the **Family Support page** for more information.
- 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.
- Review the **Spouse or Registered Domestic Partner (PDF)** for more information about steps you may want to take, such as updating your tax withholdings, updating your beneficiaries and changing your name. If you have questions, email the Benefits Department at **BenefitsServices@fi.com** or call **1-650-350-5886**.
- 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. When you experience a qualifying life event, such as getting divorced, you have 31 days to make benefits changes related to your event. 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**.