Spouse or Registered Domestic Partner*

You can make changes to your benefits coverage outside of the annual Open Enrollment period if you experience a change in family status, such as a marriage, divorce, change in spouse's employment, etc. For example, you can add or drop a dependent* from your health plans.

Information on the benefit plans is available on the Benefits website **www.myfibenefits.com**.

Medical and Dental/Vision Coverage

To make changes to your coverage, you must request to add or drop your dependent within **31 days** of the qualifying event date. To add or drop your dependent, please submit the request in Workday. For instructions on completing the change in Workday, go to FIIRE > Site Map > Global Human Capital > Benefits > Workday Resources. If you are out of the office and do not have access to Workday, call the Benefits team at 1-650- 350-5886 for help in completing your enrollment.

Please note that you can only change medical plans (i.e. Healthcare Choice to Healthcare Choice Plus) during the annual Open Enrollment period.

Adding a Spouse/Domestic Partner

You must provide a copy of your marriage certificate or domestic partnership certificate if the qualifying event was a marriage or new domestic partnership. If you are adding your dependent because s/he lost his/her own coverage as a result of an employment change, please provide a copy of the HIPAA certificate of coverage showing the dates of his/her prior medical coverage. If you are enrolling a qualified domestic partner, read the Domestic Partner Tax Information prior to submitting your change request. If your new spouse/domestic partner is waiving coverage, please complete the waiver section of the enrollment form.

Dropping a Spouse/Domestic Partner

If you are dropping your spouse/domestic partner because of a divorce or legal separation, please provide a copy of the divorce decree/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.

Health Savings Account (HSA)

Only employees covered under the United Healthcare HSA Choice Plus and Kaiser HSA medical plans are eligible for the Health Savings Account. If your medical plan level changes from Employee Only to Employee + Child or Employee + Family, you may increase your HSA contribution level. If your medical plan level changes to Employee only, you may need to decrease your contribution level. E-mail ~Benefits Services for more information.

Life, Accident (AD&D), Short Term Disability (STD) and Long Term Disability (LTD)

You may request to enroll in the Life, Accidental Death & Dismemberment (AD&D), Short Term Disability (STD) and Long Term Disability (LTD) coverage 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.

Additional Items

- To update your beneficiary for your 401(k) account, log into your account at www.schwab.com/workplace.

- To update your beneficiary on your life/AD&D insurance, complete the beneficiary change in Workday. For instructions on completing the change in Workday, go to FIIRE → Human Resources→ Workday Resources.

- To adjust your tax withholdings on your paychecks, complete the Add/Change Withholding Form (W-4) found on the Income Tax page on MyPay.

- Update Workday with your new mailing address, home phone, cell phone and emergency contact information if necessary. For instructions on completing the change in Workday, go to FIIRE → Human Resources → Workday Resources. Your address will be updated in the HR & Payroll systems and forwarded to the benefit plan carriers. You can update your mailing address for your Schwab accounts, including the 401(k) PCRA account, by logging into your account at www.schwab.com and clicking on the "Service" tab and clicking on "My Profile".

- To change your name on your medical plan, submit your name change request in Workday. Your name will be forwarded to the benefit plan carriers. For instructions on completing a name change request, go to FIIRE → Human Resources → Workday Resources.

- If you have legally changed your name, forward a copy of your new Social Security Card to Human Resources.

- To update your name on your PCRA self-directed brokerage account, forward a letter of instruction to change your name and a copy of your marriage certificate to Charles Schwab. The letter should include your account number, your previous name and your new legal name.

- To update your marital status in your HR and Payroll records, include a copy of your marriage certificate or documentation of the dissolution of marriage.

- Contact the Compliance Department by e-mail or phone to disclose your spouse/domestic partner's brokerage accounts as they are considered your control accounts under the FI Personal Trading Policy

- 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.

Resources

Hartford Participants:

- Employee Assistance Program (EAP) is a 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. Call 1-800-964-3577 or visit www.guidanceresources.com (Company/Organization: HLF902, Company Name: ABILI).

- Emergency travel assistance services available to employees and dependents when traveling more than 100 miles from home. Within the US, call 1-800-243-6108.

United Healthcare Members:

□ Call myNurseLine on your ID card to connect with an advice nurse.

Kaiser Members:

□ Call the customer service number on your ID card to connect with an advice nurse.

Questions

E-mail the Benefits Department at **~Benefits Services** or call 1-650-350-5886.

** Eligible dependents include a legal spouse, a state registered domestic partner and dependent* *children under age 26. Qualified domestic partners are those that are registered with a State domestic partner registry.*