

## How Your Benefits Are Affected and What You Need to Do

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# If You Have a Baby (or Adopt)

Congratulations on your new family member! The addition of a new child to your household is a qualifying event that allows you to change some of your benefits mid-year. If you have questions, please contact the UAMS Office of Human Resources (see gray box at bottom for phone, email and web site).

**Add your child to your medical plan within 30 days!**

If you want to cover your new child on your medical insurance, you must complete an enrollment form within 30 days of birth or adoption. Contact our office for the form. Don't wait until you get your child's social security number to fill out the enrollment form; you can provide that to us later. We also require a copy of the birth certificate (hospital issued certificate is acceptable). Your child's coverage will take effect retroactively to date of birth or adoption.

The 30-day window is crucial and especially important if this is your first child and you have no other children covered under your medical plan. After the 30-day window closes, you have to wait for the University to offer an open enrollment or be within 30 days of another qualifying event.

**Add your baby to dental?**

If this is your first child, a newborn likely has no need for dental coverage right now. But those baby teeth will be here before you know it. Our dental plan allows you to add your child any time between birth and a month after they turn 3 if you are post taxing the premium. However, if you pre-tax your dental premium (like most employees do), your window of enrollment is reduced to the times the IRS says you can make changes. That time is the start of a new tax year, January 1.

Easy rule of thumb: visit our office when your child turns age two. We'll help you determine when you can add him or her to your dental plan.

If this is not your first child, and your other children are already covered on your dental plan, go ahead and add your new child now. You're already paying for children coverage and your premium won't change by adding another child. Contact our office for the form. You must also provide a copy of the birth certificate.

**Do you want to add Dependent Life coverage?**

If this child is your first dependent – meaning you are not married and have no other children – you may add Dependent Life coverage. You have 30 days following your child's birth or adoption to do this. After 30 days you can apply for the coverage, but approval is subject to a health screening. You are the automatic beneficiary for this policy. Visit our web site for details on the coverage. You should also review beneficiary designations on your own life insurance coverage and your retirement plan.

**Do you need to enroll in or change your Flexible Spending Account (FSA)?**

If you currently have deductions made from your paycheck for a dependent care (daycare) or health care FSA, you have 30 days following your child's birth or adoption to increase or decrease your amount. If you don't participate in an FSA now but would like to, the same 30-day window applies. Contact our office for forms. If you're not familiar with FSAs, visit our web site for information including an introduction to how they work. Estimate your expenses carefully and only set aside the amount you think you will claim starting the first of the next month and through the end of the calendar year.

**Do you need to change the number of tax allowances you are claiming?**

Please log into [Employee Self Service](#) to update your W-4 federal and state withholdings. Or contact our office for forms.

### For Assistance with Your Benefits

You'll find lots of information on our web site, [www.hr.uams.edu](http://www.hr.uams.edu), including a link to [Employee Self Service](#).

If you can't find what you need or have questions, please call **UAMS Human Resources-Employee Services** at (501) 686-5650 or send an email to [AskHR@uams.edu](mailto:AskHR@uams.edu). Or drop by our office on the 4<sup>th</sup> floor of the Central Hospital building, wing 4C.