



Congratulations on your newborn!

*Below are tips on adding your child to your insurance. The following information is not a guarantee of benefits and is subject to change. Please refer to the Summary Plan Descriptions for further information, or contact: **Office of Human Resources at (501) 686-5650.***

Medical

Be sure to add your child to your medical plan within 31 days of birth!

You must complete a QualChoice enrollment form through the UAMS Office of Human Resources in order to add your newborn to your coverage. Your baby's coverage will take effect retroactively to their date of birth.

This is especially important if this is your first child and you have no other children covered on your medical plan. After the 31-day window of enrollment closes, you would have to wait for the University to offer an open enrollment, or be within 31 days of another family status change/qualifying event.

Dental

If this is **not your first child**, and your other children are already covered on your dental plan, we recommend you add your newborn to your dental plan right away. You're already paying for children coverage, so your premium won't change. Please come to the Office of Human Resources and complete a Delta Dental enrollment form to add your new child.

If this is your **first child**, your newborn has no need for dental insurance at this time. But those baby teeth will be here before you know it. Our dental plan allows you to add your child anytime between birth and 3 years, 1 month of age. However, if you pre-tax your dental premium under the Section 125 Premium Conversion Plan (which most employees do), your "window of enrollment" may be reduced. Per IRS regulations, you can only add your child effective January 1 of the next tax year. For this reason, we recommend you visit our office **when your child reaches age 2** and we'll help you determine when they can be added.

Dependent Life, FSA

If your baby is your first "dependent" -- meaning you are not married and have no other children -- you may add Dependent Life coverage. You have 31 days after your child's birth to do this; you are the automatic beneficiary. After 31 days, you can apply for this coverage, but approval is subject to a health screening.

You might also consider enrolling in or changing your Flexible Spending Account within 31 days of your child's birth. Contact our office for more information.