

Life Events: Mid-Year Benefit Changes

May I change my benefits coverage during the year?

If you experience an IRS-approved change in family status event during the year, you may change the level of your insurance coverage (employee only, employee plus spouse, employee plus child, or family) **within 31 days of the event.**

What is an IRS-approved change in family status?

The following five categories of events are listed in the regulations as being “changes in status:”

- Legal marital status changes, such as marriage, divorce, separation, or the death of a spouse.
- A change in the number of dependents such as birth, death or adoption.
- Changes in employment status of the employee, or of the employee’s spouse or dependents. This includes the beginning or ending of employment, new or different work hours, a change due to a strike, a change from full-time to part-time status or vice versa, the beginning or end of an unpaid leave of absence, or a change in work site. Also, if employment status affects eligibility under the plan, that is deemed to be an employment status change (e.g., salaried to hourly).
- A dependent becoming eligible or ceasing to be eligible for coverage due to age, student status, or any similar circumstance.
- A change in the residence of the participant, or the participant’s spouse or dependent.

For more information on the IRS rules, please visit www.hr.uga.edu/benefits/bensumm/change_family_status.html

How do I request benefit level changes?

If you experience a change in family status, visit the HRconnection web site (www.hrconnection.com) within 31 days of the event and select the “change coverage” tab. Select the reason for the change and complete the remainder of the online form. Press “Send” to submit this information to UGA Human Resources.

Human Resources will then contact you with more information on changing your coverage. You will be required to provide Human Resources with proof of the change in family status.

For life insurance only, please visit the MetLife web site at <https://mybenefits.metlife.com/MyBenefits/ssi/commonAccess.do> or contact MetLife toll free at 1-866-492-6983 request changes in coverage.

Other Important Benefit Information

2009 UGA Health Insurance Monthly Premiums:

	Indemnity	PPO	Blue Choice HMO	Kaiser Permanente HMO	HDHP/HSA PPO (High Deductible)
Employee Only	\$302.00	\$135.66	\$100.68	\$104.14	\$23.84
Employee + Spouse	\$634.08	\$284.88	\$211.42	\$218.72	\$48.34
Employee + Child	\$543.46	\$244.18	\$181.22	\$187.48	\$41.66
Family	\$875.62	\$393.40	\$291.98	\$302.04	\$66.16

Change your Federal and State Tax Withholdings

Whenever an employee’s tax status changes resulting in the need to change their tax withholding status, W-4 and G-4 forms may be completed and submitted to UGA Payroll Office, Business Services Building, Athens, GA 30602-4215. The W-4 form may be found at <http://www.irs.gov/pub/irs-pdf/fw4.pdf>, and the G-4 form may be found at <http://www.dtae.org/hr/2004-G4.pdf>. Employees may also call the UGA Payroll Office to request the forms at (706) 542-3431.

Unemployment Compensation

Unemployment Insurance benefits provide temporary income for workers who are unemployed through no fault of their own and who are actively seeking other employment, will be recalled to their jobs within 6 weeks of their last day worked, or are in approved training. Unemployment benefits are funded by employer taxes, with no cost to workers. For more information on claiming Unemployment Benefits, visit the Georgia Department of Labor web site at <http://www.dol.state.ga.us/js/>

CAES Business Office Human Resources Contacts

Whitney Gaughan, Benefits Coordinator
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 (706) 542-9002

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To view all available Employee Services, visit our web site:
www.caes.uga.edu/unit/hr/employment/index.htm

Note: This sheet is intended to be a “quick” resource guide for those facing sudden changes in family circumstances, but is not all-inclusive and does not represent legal or financial advice.