

Life Event and Status Change Grid

Event	Increase HFSA	Decrease HFSA	Enroll In HFSA (outside of open enrollment period)	Disenroll in HFSA (outside of open enrollment period)
Marriage	Yes (to take into account new spouses' expenses)	Yes (if employee or dependents become an eligible dependent under new spouses plan)	No	No
Loss of Spouse (i.e.: divorce, annulment, legal separation, death of spouse)	No	Yes	No	No
Gain Dependent (i.e.: birth, adoption, placement for adoption)	Yes	No	Yes	No
Loss of Dependent (i.e.: death)	No	Yes	No	No
Employee Commences (begins) Job	Yes	No	Yes	No
Employee's Spouse Commences (begins) Job	No	Yes	No	Yes
Employee Terminates (ends) Employment	Employee Ceases Eligibility	Employee Ceases Eligibility	Employee Ceases Eligibility	Employee Ceases Eligibility
Employee Terminates and is Rehired <u>Within</u> 30 Days	Prior elections remain intact unless another event occurs which allows a change.	Prior elections remain intact unless another event occurs which allows a change.	Prior elections remain intact unless another event occurs which allows a change.	Prior elections remain intact unless another event occurs which allows a change.
Employee Terminates and is Rehired <u>After</u> 30 Days	N/A	N/A	Employee may make new elections.	N/A
Employee's Spouse Terminates (ends) Employment	Yes (if spouse loses eligibility for benefits through their employer)	No	Yes (if spouse loses eligibility for benefits through their employer)	No
Employee's Dependent Ceases to Satisfy Eligibility Requirements Under the Health Plan (i.e.: attaining a specified age, no longer is a qualified student, etc)	Yes (to take into account dependents expenses).	No	Yes (to take into account dependents expenses).	No
Employee's Dependent Satisfies Eligibility Requirements Under the Health Plan and Is Now Covered (i.e.: attaining a specified age, becoming a full time student, etc)	No	Yes (to take into account dependents expenses).	No	Yes (to take into account dependents expenses).

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Event	Increase HFSA	Decrease HFSA	Enroll In HFSA (outside of open enrollment period)	Disenroll in HFSA (outside of open enrollment period)
Change in Costs Charged for <u>Dependent Care</u> (<i>care is still required, but costs changed due to fee increase/decrease or change in provider</i>)	N/A	N/A	N/A	N/A
Change in Work Hours Constitutes Change in Need For Child Care	N/A	N/A	N/A	N/A
Dependent Ceases to be "Qualified" For the Purposes of Daycare (<i>i.e.: reaches age 13, is attending school beginning with Kindergarten and has no before or after school care expenses</i>)	N/A	N/A	N/A	N/A
Employee is Required to Provide Coverage for Dependent per a Qualified Medical Support Order	Yes	No	Yes	No
Employee is No Longer Required to Provide Coverage for Dependent per a Qualified Medical Support Order	No	Yes	No	Yes
A Cost or Coverage Change Occurs with the Employee's Health Plan (<i>i.e.: new benefits are offered, coverage moves from PPO to HMO</i>)	No	No	No	No
Promotion, Change in Pay Rate or Move from Full Time to Part Time (and visa-versa)	No	No	No	No
Employee is Required by Court Order to Supply Coverage	Yes	No	Yes	No
Employee is No Longer Required to Provide Coverage per a Court Order	No	Yes	No	Yes

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Life Event and Status Change Grid

Event	Increase DCAP	Decrease DCAP	Enroll In DCAP (outside of open enrollment period)	Disenroll in DCAP (outside of open enrollment period)
Marriage	Yes (to accommodate newly acquired dependents)	Yes (if marriage results in change for dependent care need)	Yes (to accommodate newly acquired dependents)	Yes (if marriage results in change for dependent care need)
Loss of Spouse (i.e.: divorce, annulment, legal separation, death of spouse)	Yes (to accommodate change in daycare need due to loss of spouse)	Yes (to accommodate change in daycare need due to loss of spouse)	Yes (to accommodate change in daycare need due to loss of spouse)	Yes (to accommodate change in daycare need due to loss of spouse)
Gain Dependent (i.e.: birth, adoption, placement for adoption)	Yes	No	Yes	No
Loss of Dependent (i.e.: death)	No	Yes (to accommodate change in daycare need due to loss of dependent)	No	Yes (to accommodate change in daycare need due to loss of dependent)
Employee Commences (begins) Job	Yes	No	Yes	No
Employee's Spouse Commences (begins) Job	Yes	Yes (to accommodate change in daycare need)	Yes	Yes (to accommodate change in daycare need)
Employee Terminates (ends) Employment	Employee Ceases Eligibility	Employee Ceases Eligibility	Employee Ceases Eligibility	Employee Ceases Eligibility
Employee Terminates and is Rehired Within 30 Days	Prior elections remain intact unless another event occurs which allows a change.	Prior elections remain intact unless another event occurs which allows a change.	Prior elections remain intact unless another event occurs which allows a change.	Prior elections remain intact unless another event occurs which allows a change.
Employee Terminates and is Rehired After 30 Days	N/A	N/A	Employee may make new elections.	N/A
Employee's Spouse Terminates (ends) Employment	Yes (if spouse loses eligibility to participate in a DCAP through their employer)	Yes (to accommodate change in daycare need)	Yes (if spouse loses eligibility to participate in a DCAP through their employer)	Yes (to accommodate change in daycare need)
Employee's Dependent Ceases to Satisfy Eligibility Requirements Under the Health Plan (i.e.: attaining a specified age, no longer is a qualified student, etc)	Yes (to take into account dependents expenses).	No	Yes (to take into account dependents expenses).	No
Employee's Dependent Satisfies Eligibility Requirements Under the Health Plan and Is Now Covered (i.e.: attaining a specified age, becoming a full time student, etc)	No	Yes (to take into account dependents expenses).	No	Yes (to take into account dependents expenses).

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Life Event and Status Change Grid

Event	Increase DCAP	Decrease DCAP	Enroll In DCAP (outside of open enrollment period)	Disenroll in DCAP (outside of open enrollment period)
Change in Costs Charged for Dependent Care (<i>care is still required, but costs changed due to fee increase/decrease or change in provider</i>)	Yes	Yes	No	No
Change in Work Hours Constitutes Change in Need For Child Care	Yes	Yes	Yes	Yes
Dependent Ceases to be "Qualified" For the Purposes of Daycare (<i>i.e.: reaches age 13, is attending school beginning with Kindergarten and has no before or after school care expenses</i>)	No	Yes	No	Yes
Employee is Required to Provide Coverage for Dependent per a Qualified Medical Support Order	N/A	N/A	N/A	N/A
Employee is No Longer Required to Provide Coverage for Dependent per a Qualified Medical Support Order	N/A	N/A	N/A	N/A
A Cost or Coverage Change Occurs with the Employee's Health Plan (<i>i.e.: new benefits are offered, coverage moves from PPO to HMO</i>)	N/A	N/A	N/A	N/A
Promotion, Change in Pay Rate or Move from Full Time to Part Time (and visa-versa)	Yes (if change in work hours constitutes need for change in dependent care)	Yes (if change in work hours constitutes need for change in dependent care)	Yes (if change in work hours constitutes need for change in dependent care)	Yes (if change in work hours constitutes need for change in dependent care)
Employee is Required by Court Order to Supply Coverage	Yes	No	Yes	No
Employee is No Longer Required to Provide Coverage per a Court Order	No	Yes	No	Yes

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