

Submitting a Life Event

Revised February 19, 2016

1 **Changes in Status that May Allow Mid-Year Changes to Your Benefit Elections**

Changes to your current benefits coverage choices (medical, dental, vision or flexible spending accounts) during the Plan year (January through December) are normally not allowed until the next open enrollment period* (changes to health savings accounts and life insurance elections are permitted throughout the year). However, certain changes in benefits may be allowed if you have a qualified change in status.

Life events that may result in a change in status include:

- Birth or adoption of a child;
- Legal guardianship or Qualified Medical Child Support Order;
- Loss or gain of coverage under another plan;
- Change in marital status, including legal separation;
- Death; or
- Loss of COBRA coverage (at the end of the continuation period).

In addition, you may make changes to your Dependent Care Flexible Spending Account (FSA) during the year if:

- The amount you pay for dependent care changes; or
- A change in your employment status (or your spouse's employment status) changes your dependent care needs.

The changes that are allowed to certain benefit elections due to a qualifying change in status must be consistent with the event. For example:

- If your spouse enrolls only in medical coverage through a new employer, you would be able to drop his or her Avnet medical coverage, but not dental and vision.
- If you have a baby, you can enroll the baby in Avnet medical coverage but not another family member who didn't previously have other coverage.
- If you get married, you would not be able to drop your healthcare flexible spending account (FSA) unless you become covered under your new spouse's FSA.

While these instructions are intended to provide guidelines for certain changes allowed based on specific events, any questions or requests for clarification should be directed to Benefits.

*Open enrollment is usually held in November with the changes effective January 1.

2 **Reporting Changes in Status during the Year – 30-Day Rule**

You must report your qualified change in status to your HR business partner or Benefits, or complete the change in benefit elections in Workday, **no later than 30 days after the event***. If the change is not reported within 30 days, online enrollment will not be accepted and changes will not be allowed until the next open enrollment period. NOTE: This plan requirement imposed by the IRS in order for employees who enroll in company-sponsored coverage to pay their biweekly contributions on a pre-tax basis.

**If you know the date of an anticipated event such as a marriage or loss of coverage, you can enter your event in [Workday](#) in advance.*

3 **Health Savings Accounts**

If you are already enrolled in the HSA 70 or HSA 80 medical plan, you can change your health savings account (HSA) contributions at any time during the year (subject to the IRS annual limits). No documentation is needed.

4 **Life Insurance**

Changes in status related to birth, marriage and death allow you to elect employee or family life insurance coverage under the same rules as if you were newly eligible. In these cases, employees may make the following elections without providing a statement of health (SOH):

- **Basic Life** – You can elect coverage of 1x your annual salary/target income (up to a maximum of \$500,000) if you are currently capped at \$50,000.
- **Employee Supplemental Life** – You can elect coverage of 1x your annual salary/target income. There is a combined maximum coverage of \$1,000,000 (including Basic Life Insurance).
- **Family Supplemental Life** – You can elect one of the following coverage options:
 - \$10,000 spouse/\$1,000 child(ren)
 - \$25,000 spouse/\$2,500 child(ren)
 - \$50,000 spouse/\$5,000 child(ren)
 - \$75,000 spouse/\$7,500 child(ren)
 - \$100,000 spouse/\$10,000 child(ren)

If you purchase Family Supplemental Life, you automatically cover your spouse (if you are married) and your children (if you have any). Your dependent child(ren) must be under age 26. Your spouse's coverage cannot be greater than your own coverage (Basic plus Supplemental) and, if an Avnet employee, cannot carry both his/her own Supplemental Life Insurance and be covered as your dependent under Family Supplemental Life. See page 26 of your Benefits Resource Guide for other important life insurance limitation.

You may decrease your level of life insurance coverage at any time during the year directly in [Workday](#). Changes to your beneficiary information are also allowed at any time during the year. Under the Benefits worklet, choose Change Beneficiaries.

How to Report Life Events

- 5 Go to [Workday](#) from the Avnet intranet to report your benefit changes. Enter your employee number and network password. (If you have forgotten your password, contact the IT helpdesk at 800-882-8368, option #1).

From the Home Page, click on the **Benefits** icon. Then click the **Benefit** link under the **Change** section.



- 6 Select a **Benefit Event** type and enter the actual **Event Date**. Life event changes can be reported before the event (e.g., upcoming marriage or loss of coverage) or within 30 day after the event date (e.g., birth of a baby). The effective date of the change will be the event date.

Benefit Event Type

- Birth of a Child/Adoption/Legal Guardianship
- Change in Dependent Care Expenses
- Change Life Insurance Beneficiary
- Changes to Health Savings Account
- Death of Dependent
- Divorce - drop dependents
- Gain of Coverage Under Another Plan
- Increase/Decrease Life Insurance
- Loss of Coverage Under Another Plan
- Marriage - add dependents

Benefit Event Date


* 08/14/2014

- 7 Click **Submit**. The Next Steps page displays. Click **Open** to make your benefit elections.

You have submitted

Benefit Event: Walter Workday (040406) on 03/10/2014 ...

Up Next

 Walter Workday

Change Benefit Elections

Due Date 03/12/2014

Open ←

▶ **Details and Process**

Done

- 8 Complete each page of the benefit elections process. Click **Continue** until you reach the end of the Benefits Elections.

Change Benefit Elections

Birth of a Child/Adoption/Legal Guardianship for Walter Workday (040406) - Step 1 6

Event Date: 03/10/2014

Initiated On: 03/10/2014

Submit Elections By: 04/08/2014

- 9 In order to approve your request, we will need appropriate documentation of the event. Click the plus sign (see below) to upload a document **on the final screen only**. For example, you may choose to upload a scanned copy of a marriage licence or birth certificate. Another option is to fax a copy of your documentation to Benefits at 480-643-4639 or send via email to benefits@avnet.com. **See the chart at the end of this document for acceptable documentation.** If a change is not authorized or the documentation is not correct, Benefits will notify you.


Beneficiary Designations

Attachments

+	Attachment	Comment	File
-			Attach

- 10 Before submitting your change, scroll down to read the important notes, click on the check box next to I Agree if you agree to your elections to **electronically sign your enrollment**, then click on the Submit button.

I Agree


enter your comment

Submit
Save for Later
Go Back
Cancel

- 11 Save a .pdf or print out a **summary of your benefit elections** for your records. Click on Done when finished.

Signed By [Walter Workday \(040406\)](#)

Date 03/07/2014

Print

Done



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- 12 Adding Coverage – After you submit your documentation and your life event has been approved by Benefits, your changes are reported to the appropriate benefit carriers on a weekly basis. Be advised that it takes United Healthcare approximately two weeks to issue medical ID cards. No ID cards are issued for dental and vision, but coverage can be verified by MetLife and VSP using your Social Security Number.

NOTE: If you need to change your elections after submitting your enrollment or have other questions, contact the Benefits department at 800-882-8638, option #4, or send an email to benefits@avnet.com.

Change in Status	Allowed Benefit Changes	Documentation	When Effective
Birth /Adoption/Legal Guardianship (to add or drop coverage due to consolidating under one parents' plan, see loss or gain of coverage sections)	Medical/Dental/Vision – Enroll newborn child Healthcare FSA – Enroll or increase contributions Dependent Care FSA – Enroll or increase contributions Life Insurance – Elect Basic Life at 1X pay, Supplemental Employee Life at 1X coverage and Family Life up to \$100,000 without Statement of Health	Birth certificate, proof of birth, adoption decree or court documents	Birth – Date of birth Adoption – Date child is placed in your custody or date of birth (if newborn) Legal Guardianship – Date of court order
Loss of coverage under another plan	Medical/Dental/Vision – Enroll yourself, spouse and other dependents who were covered under another plan Healthcare FSA – Enroll or increase contributions Dependent Care FSA – Enroll or increase contributions Life Insurance – Elect Basic life at 1X pay, Supplemental Employee Life at 1X pay and Family Life up to \$100,000 without Statement of Health	Notification of cancellation of other coverage	Date on which the other coverage ceases
Gain of coverage under another plan	Medical/Dental/Vision – Drop coverage for yourself, spouse and other dependents who become covered under another plan Healthcare FSA – Decrease or stop contributions Dependent Care FSA – Enroll or increase election (if event increases dependent care expenses), decrease election (if event decreases dependent care expenses)	Notification of coverage under another plan	Date on which the other coverage is effective
Marriage (including designation of a same-sex spousal equivalent) (to drop coverage to go on spouse's plan, see gain of coverage section)	Medical/Dental/Vision – Enroll your new spouse Healthcare FSA – Enroll or increase contributions Dependent Care FSA – Enroll or increase contributions (if event increases dependent care expenses) Life Insurance – Elect Basic Life at 1X pay, Supplemental Employee Life at 1X pay and Family Life up to \$100,000 without Statement of Health	Marriage – Marriage certificate or common law registration Spousal Equivalent – Documentation of shared living arrangements, civil union or Section 125 affidavit	Marriage – Date of marriage Spousal Equivalent – Date of establishment

Change in Status	Allowed Benefit Changes	Documentation	When Effective
<p>Divorce (including dissolution of spousal equivalent partnership)</p> <p>Legal separation (changes allowed only in states where legal separations are recognized by courts)</p> <p>(if event causes loss of coverage under spouse's plan, see loss of coverage section; or if event causes new coverage –such as children being added to ex-spouse's plan – see gain of coverage section)</p>	<p>Medical/Dental/Vision – Drop spouse*</p> <p>Healthcare FSA – Decrease contributions</p> <p>Dependent Care FSA – Decrease contributions (if event decreases dependent care expenses)</p> <p>Life Insurance – Elect Basic life at 1X pay, Supplemental Employee Life at 1X pay and Family Life up to \$100,000 without Statement of Health</p> <p>*An ex-spouse is not eligible for Avnet health coverage. If required to provide coverage, employee must do so through a private health policy or enroll ex-spouse in COBRA coverage for up to 3 years.</p>	<p>Divorce – Court decree</p> <p>Legal Separation – Court recognized legal separation</p> <p>Spousal Equivalent – Verification of relationship dissolution</p>	<p>Date on which the divorce is final, legal separation is established or relationship is dissolved</p>
<p>Death of dependent (if event causes loss of coverage under spouse's plan, see loss of coverage section)</p>	<p>Medical/Dental/Vision – Drop deceased dependent</p> <p>Healthcare FSA – Decrease or stop contributions</p> <p>Dependent Care FSA – Enroll or increase contributions (if event increases dependent care expenses or causes loss under spouse's plan), decrease contributions (if event decreases dependent care expenses)</p> <p>Life Insurance – Basic life at 1X pay, Supplemental Employee Life at 1X coverage (cannot increase to 2X, 3X, 4X or 5X without evidence of insurability) and Family Life up to \$100,000</p>	<p>Proof of death</p>	<p>Date of death</p>
<p>Loss of COBRA coverage (see loss of coverage section)</p>	<p>Medical/Dental/Vision – Enroll yourself, spouse and other dependents who were covered under another plan</p> <p>Healthcare FSA – Enroll or increase contributions</p> <p>Dependent Care FSA – No change permitted</p> <p>Life Insurance – Elect Basic life at 1X pay, Supplemental Employee Life at 1X pay and Family Life up to \$100,000 without Statement of Health</p>	<p>COBRA paperwork showing the end of the 18- or 36-month continuation period</p>	<p>Date on which the other coverage ceases</p>