NEW ADDITION TO THE FAMILY

Congratulations! Bringing a new child into your home is an exciting event. Regardless of whether the new addition is your natural-born child, is adopted, or whether you now have full and complete legal guardianship of a child, you probably have questions about how your DMBA benefits apply. Here are a few ideas that may help.

CHECKLIST

☐ Add your child to your health plan and life coverage within 60 days of birth, adoption, or court-ordered placement. Log into www.dmba.com and click on the My Plans drop-down menu. Under My Benefit Information, choose Add/Remove Dependents. DMBA will need a copy of the birth certificate, adoption placement certificate, adoption decree, or court guardianship decree.

☐ Follow your pediatrician’s recommendations for immunizations and well-child visits.

☐ Obtain a Social Security number for your child, if necessary.

☐ If desired, update your beneficiary designations for your life coverage and savings plan benefits.

☐ Enroll your child in Supplemental Group Term Life (SGTL) if desired. Children younger than 6 months, even those with health concerns, are eligible for $1,000 of SGTL coverage. Children 6 months or older can apply for up to $15,000 of coverage, but may need to meet certain health standards. You must enroll within 60 days of birth or adoption; if you miss this deadline, you must wait for an open enrollment period.

☐ Update your exemptions on IRS Form W-4 and submit it to your employer.

☐ If desired, adjust your Flexible Spending election within 60 days of birth, adoption, or court-ordered placement.

FREQUENTLY ASKED QUESTIONS

How do I add my child to my health plan?

The easiest way is to simply give us a call. You can also enroll your child online through our website or download and complete an enrollment form and mail it to us. However, if adding a child changes your premium because you’re changing from two-party to family coverage, you must enroll online or send us a completed Employee Benefit Enrollment Form.

I haven’t received my new dependent’s Social Security number. Can I still enroll him or her on my health plan?

Yes. Contact DMBA if you think the dependent’s Social Security number will not arrive during the 60-day enrollment period. We will help you enroll your new dependent without a Social Security number, but you must provide the number as soon as you receive it.
Do I have to wait until the adoption is finalized to add my child to my health plan?

No. If you have full legal custody, you can add your adopted child to your health plan as of the day he or she is placed in your home for the purpose of adoption.

What will it cost to add my child to my health plan?

You can call us for premium rate information or find it on our website. In the My Plans drop-down menu under Benefit Summaries, choose Plan Comparisons.

Is my child covered for routine well-child care?

Yes. Well-child care and routine immunizations are covered as recommended by your child's pediatrician.

I’m not enrolled in the Flexible Spending program. Can I sign up now?

Yes. Acquiring a new dependent is considered a qualifying change in family status and allows you to enroll in Flexible Spending midyear. Please complete a Flexible Spending Enrollment Form and mail, email, or fax it in to us within 60 days of the birth, adoption, or court-ordered placement. Your application must be reviewed and approved by DMBA.

Can I change my Flexible Spending election? If so, how do I make the change?

Yes. Acquiring a new dependent is considered a qualifying change in family status and allows you to make limited changes to your Flexible Spending election midyear. Please complete a Flexible Spending Enrollment Form and mail, email, or fax it in to us within 60 days of the birth, adoption, or court-ordered placement. Changes must be consistent with your change in family status and must be reviewed and approved by DMBA.

I’m not enrolled in a DMBA health plan. Can I sign up now?

Yes. Acquiring a new dependent is considered a qualifying change in family status and allows you to sign up for or change your healthcare coverage midyear. You must enroll yourself and any eligible dependents within 60 days of the birth, adoption, or court-ordered placement. If you miss this deadline, you must wait until the next open enrollment period.

This information is provided as a service to help you make informed decisions. Nothing in this information should be considered legal, financial, investment, or medical advice. As with any major life event, you should consult with qualified professionals of your choice who can provide you with appropriate counsel and advice. We have made every effort to accurately describe the benefits and ensure that information given to you is consistent with other benefit-related communications. However, if there is any discrepancy or conflict between information in this document and other plan materials, the terms outlined in the Legal Plan Document will govern. You can view the summary plan descriptions by logging into www.dmba.com.