

Life Event Changes - Steps to Take

Your qualifying life event allows you to make changes to your current benefit elections. You can enroll for the first time, add or remove dependents based on the needs surrounding your life event. All changes must be made within 31 days in which the event takes place. For example, to add a new baby you must notify HR within 31 days of the baby's birthdate.

What do I need to do to make changes?

You will need to submit proof of your qualifying event to HR. For example, a birth certificate, marriage license, divorce decree, etc. If you are trying to make changes due a change in job status for your spouse or your child, you will need documentation that shows the job change as well as the effective date of loss or start of benefit coverage. Once this information is submitted and reviewed by HR, your enrollment portal account can be unlocked.

Things to remember:

- You cannot change plans mid-year, only add or remove coverage from that plan. For example, you cannot move from the Saver Plan with HSA to the PPO90 plan due to a qualifying event. You can only add to or remove the existing coverage.
- Dependents are eligible for coverage through the last day of the month in which they turn 26.
- Please take your time reviewing your medical, dental, vision, HSA and FSA benefits and update them accordingly.

Did you previously waive voluntary life insurance?

All benefit eligible employees receive basic life coverage from ZOLL. As a new hire, they can also elect voluntary life coverage up to their Guaranteed Issue amount without providing Evidence of Insurability. Employees can apply for voluntary life coverage outside of their new hire window, but EOI would be required at that time.

Your qualifying life event resets this benefit and you are again able to elect voluntary life coverage up to the GI without submitting EOI.

Does this life change affect my beneficiaries?

While you are making changes to your account you will also have an opportunity to review and, if needed, update your beneficiary information for your life insurance. You can name up to three Primary Beneficiaries and six Contingent Beneficiaries for both your basic and voluntary life insurance. This would also be a good time to review your beneficiary information linked to your retirement savings plan. To do so you will want to log in or register your account on your enrollment portal.

Need more help?

Contact your local division HR at:

Cardiac Management Solutions (CMS) - rmains@zoll.com
Resuscitation - mwright2@zoll.com

Data Management - mgoblish@zoll.com
Circulation - jcarr@zoll.com

Fidelity can be reached at **800-835-5096**.

There are also great resources available through the Health Advocate that can help you navigate or better understand your benefits. Call **866-695-8622** or log in to www.healthadvocate.com/members for assistance.

Finally, you may also find the Employee Assistance Program helpful when looking to resolve issues you or your family may be facing. You can contact the EAP by calling **877-622-4327** or by registering online at www.mycigna.com using the Employer ID: **zollmedical**.

