Research Foundation of CUNY Qualifying Life Event
New Addition to the Family
Frequently Asked Questions

Congratulations on the new addition to the family! With a new addition and sleepless nights ahead, we know that you need all the help that you can get. See below to know what to expect when you have this qualifying life event.

- **What is a Qualifying Life Event?**

A Qualifying Event for this purpose is defined as an activity such as marriage, divorce, birth of a child or adoption, or gains or loss of health insurance coverage. To participate in the Health Insurance Program under this Qualifying Event Election Period, you must enroll within 30 days from the date of the Qualifying Life Event.

- **What happens if I miss the Qualifying Life Event enrollment period?**

If you do not make your enrollment change within the 30 days of the life event, you will forfeit your right to add, cancel, or change your health insurance enrollment until the next scheduled Open Enrollment Period. In short, you must add your newborn within 30 days of birth or adoption of a child. Otherwise, you will have to wait until the annual Open Enrollment period. Elections made during Open Enrollment are effective January 1st.

Note*: A newborn will be covered under the mother's coverage for the first 48 hours if delivered via natural birth or 96 hours if delivered via cesarean. After this time, there will be no additional benefit for the newborn unless they are added to the insurance coverage.*

- **What do I need to give Human Resources to add my newborn to my coverage?**

To add a new covered member to the plan, you will need a Social Security Number (SSN) and Date of Birth information. Because SSN are not typically immediately available for a newborn, you may add your newborn using your own SSN. Once your newborn's SSN is issued, you will call your Campus Benefits Coordinator or RFCO Human Resources Representative to provide update the records. A copy of the birth certificate will be required.

- **How do I add my newborn if I have not received the birth certificate yet?**

A copy of the baby's birth certificate is required to add the newborn to the RFCUNY health insurance plan. If not available when completing the enrollment, acceptable documentation from the hospital, such as the baby's footprint or medical facility's discharge document, may be used until the birth certificate is issued.

- **How do I enroll my newborn**
    1. Go to the Research Foundation website at www.rfcuny.org
    2. Login with your 6-digits RFCUNY Employee ID number and Password
    3. Go to the Electronic Tools tab and click on "My Payroll and Benefits"
    4. Click on Employee Services
    5. Click on Qualifying Life Event
    6. Enter the Life Event (Birth of Child)
    7. Enter Date of the Event
    8. Complete the Birth of a Child Checklist

DO NOT SKIP STEPS.

Every number on the checklist must have a check mark next to it to complete the enrollment process. Click *Finish* when you have completed all the steps.

Birth of Child Checklist

Review the items on the checklist to determine if the information that is currently on file for you needs to be udpated.

Some life events make you eligible for changes to your benefit elections. Be sure to review whether you are eligible before changing your benefit elections.

1. Family Members
2. Beneficiaries
3. Am I eligible to change my benefit elections? 💡
4. Benefit Elections for the current year

Finish

Enroll in Benefits - Review Enrollments

This page shows your benefit enrollments currently in effect. If you need to change these enrollments as a result of your life event, click Change These Enrollments. Otherwise click Do not Change My Enrollments to return to the checklist.

Note that there may be slight differences between per deduction amounts and annual costs due to rounding. Note also that annual costs are based on a full year of contributions. The actual annual amount may be different if the enrollment became effective after the start of the plan year.

Change these enrollments

Do not change these enrollments

- **How do I submit the supporting documents?**

Supporting documents can be submitted to your Campus Benefits Coordinator. For your own security and privacy, please do not email any documents with your personal identifiable information on it. Please use the Research Foundation s HR Digital Mailbox to submit forms and supporting documents *https://www.rfcuny.org/RFWebsite/electronic-tools/digital-mailbox-human-resources/*. You will not need to log in to access the Digital Mailbox and the link is secure.

- **Additional Questions?**

Contact your Campus Benefits Coordinator or RFCO Human Resources Representative directly. Office of Human Resources Benefits Email: benefits@rfcuny.org; Call: 212-417-8600