Our Plan allows you the opportunity to pay for medical, dental and vision coverage, as well as contribute to a Health Savings Account or the Flexible Spending Accounts with “before- tax” dollars. Contributions are deducted from your paycheck *before* taxes. This means that the benefit elections you make as a new hire or during annual enrollment are in effect for the entire Plan Year (January 1st through December 31st).

You may only change your benefit elections during the year if you have a qualified change in status as defined by the Internal Revenue Code and as allowed by the underlying carrier or vendor.

A summary of the most common qualifying life events and what benefit changes you can make is provided below. For complete details, please refer to the Summary Plan Description on the benefits website ([www.akusbenefits.com](http://www.akusbenefits.com)).

|  |  |
| --- | --- |
| Life Event | Eligible Benefit Changes  |
| Marriage Begins | * Elect benefits (if not currently on our Plan)
* Add new spouse to benefits
* Change plan option
* Drop benefits
 |
| Marriage Ends (Divorce) | * Remove spouse and/or dependents from benefits
* Elect benefits (if not currently on our Plan)
* Add dependents to benefits
 |
| Spouse Has A Change in Employment (Gain or Loss) | * Elect new benefits (if not currently on our Plan)
* Add dependents to benefits
* Drop benefits
 |
| Birth of Child or Adoption | * Elect benefits (if not currently on our Plan)
* Add dependents to benefits
* Change plan option
* Drop benefits
 |
| Death of Spouse or Child | * Elect benefits (if not currently on our plan)
* Add dependents to benefits
* Remove dependents from benefits
 |
| Change in Day Care Cost | * Change Dependent Care election
 |

Please keep in mind:

* The change must be requested within 30 days of the event. If you do not notify us within 30 days, you must wait until the next annual enrollment period to make a change to your benefits.
* You will be asked to provide documentation within 90 days. For example, a birth certificate.
* Lastly, in most cases, the election change must be made prior to the effective date. Coverage typically begins on the 1st of the month following the event unless the event is the birth or adoption of a child.

All changes must be made in Workday.

Contact Asahi-Benefits@ak-america.com for assistance.