

# Life Event Benefits Change Guide



## Qualifying Status Change Information

During your employment with Sysco, you may need to add to or make changes to your Sysco benefits as a result of a life event such as a marriage or the birth of a child. This guide contains information on what qualifies as a life event and what changes can be made in each event.

### Notification of the Status Change

You must notify Sysco of a change in status within 31 days of the event by calling the Sysco Benefits Center at 1-800-55-SYSCO, or by clicking on the Life Events tab and selecting your life event in the Benefits Enrollment System, which is available 24/7 at [SyscoBenefits.com](https://SyscoBenefits.com). If a change in status is reported outside of this time frame, an election change may not be allowed.

### Effective Date for the Status Change

When you have a change in status, depending on the reason for the status change, certain rules apply.

Generally, when you are adding coverage for yourself or a dependent outside of the annual enrollment period, such as when you get married or as the result of a court order, that change becomes effective on the first of the month following the qualifying event date. However, in certain circumstances such as the birth or adoption of a child, that coverage will become effective on the date of the qualifying event.

When you or your dependent are losing coverage because of a qualifying event, coverage ends at the end of the month that the qualifying event takes place. But, just like with adding coverage, there are certain exceptions. Should you become divorced, your former spouse will lose coverage the date the divorce becomes final. Also, should you or your spouse gain coverage under another plan, your Sysco benefits coverage can be cancelled effective the first day of the month after new coverage begins.



**You must notify the Sysco Benefits Service Center of any change in status within 31 days of the date of the qualifying event.**

Here are examples to illustrate qualified events and the notification process:

- Joe and his wife have a baby on March 2nd. Joe calls the Sysco Benefits Center to report the new addition to his family on March 21st. Because he called within the 31-day notification window, his baby will be covered starting on March 2nd.
- Susie and her husband are going through a divorce. The divorce is effective February 15th. Susie logs on to the benefits enrollment system on February 28th to submit the change. The effective date is February 15th because Susie notified the Benefits Service Center within the 31-day notification window.
- Bob's daughter, who is listed as a dependent on his benefits, turned 26 on May 15th, making her no longer eligible to be a dependent. Bob does not need to contact the Sysco Benefits Center to report her birthday and change in benefits status. The Sysco Benefits Center will automatically drop her benefits according to the terms of the plan and adjust coverage, effective May 14th, and send Bob a confirmation statement.

# Qualified Life Events and Coverage Change Options



LIFE EVENT	MEDICAL/DENTAL/VISION	HEALTH CARE & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS	SUPPLEMENTAL LIFE/VOLUNTARY AD&D/LTD	DEPENDENT LIFE INSURANCE
Marriage	<ul style="list-style-type: none"> <li>Enroll/Drop coverage</li> <li>Add spouse/eligible dependent</li> <li>Change plan option</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Gain of same-sex domestic partner	<ul style="list-style-type: none"> <li>Enroll in coverage</li> <li>Drop coverage</li> <li>Add same-sex domestic partner</li> <li>Add any eligible dependents</li> <li>Change plan option (e.g., Basic to PPO) if affected dependents are added to coverage</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Divorce/ Legal Separation/ Annulment	<ul style="list-style-type: none"> <li>Enroll in coverage</li> <li>Drop spouse</li> <li>Add dependent(s) who lose coverage under ex-spouse's plan</li> <li>Drop dependent(s) who gain coverage under ex-spouse's plan</li> <li>Change options (e.g., Basic to PPO, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Loss of a same-sex domestic partner	<ul style="list-style-type: none"> <li>Enroll in coverage</li> <li>Drop same-sex domestic partner</li> <li>Add dependent(s) who loss coverage under the same-sex domestic partner's plan</li> <li>Drop same-sex domestic partner's dependents</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Birth or adoption or becoming legal guardian	<ul style="list-style-type: none"> <li>Enroll/Drop coverage</li> <li>Add spouse and/or any eligible dependents</li> <li>Change plan option (e.g., Basic to PPO)</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Enrollment in Medicare/Medicade	<ul style="list-style-type: none"> <li>Drop coverage</li> </ul>	<ul style="list-style-type: none"> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Loss of dependent status	<ul style="list-style-type: none"> <li>Drop affected dependent only</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Death of a spouse or same-sex domestic partner	<ul style="list-style-type: none"> <li>Enroll in coverage</li> <li>Drop spouse/same-sex domestic partner</li> <li>Add affected dependent(s)</li> <li>Drop affected dependent(s)</li> <li>Change plan option (e.g., Basic to PPO)</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>
Death of a child	<ul style="list-style-type: none"> <li>Drop affected dependent</li> </ul>	<ul style="list-style-type: none"> <li>Increase/start spending account contributions</li> <li>Decrease/drop spending account contributions</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>	<ul style="list-style-type: none"> <li>Enroll</li> <li>Increase</li> <li>Decrease</li> <li>Drop</li> </ul>

**This is a quick summary of some qualified events and changes you may be able to make to your benefits. There may be other qualified events not listed.** Please contact the Sysco Benefits Center with questions at 1-800-55-SYSCO. Representatives are available from 7a.m.-7p.m. Central time.