



Publicis Benefits Connection Life Events/Benefits Matrix

Life Event <i>(You have 31 days from the date of the event to report the occurrence and make changes to benefits)</i>	Benefit Effective/ Termination Date	Medical Coverage	Dental Coverage	Vision Coverage	Basic Life Insurance	Supplemental Life Insurance	Optional AD&D, Spouse Life & Dependent Life Insurance	Supplemental Long-Term Disability	401 (k) Plan	TRIP (Transit & Parking)	Flexible Spending – Health Care	Flexible Spending – Dependent Care	Group Legal
Newly Eligible (New Hire)	Coverage will begin on the first day of the month coincident with or immediately following the date of hire.	May elect within 31 days (if not, you will not be able to elect coverage until Open Enrollment)			Review beneficiary; Option to reduce down to \$50,000	May elect within 31 days (if not, you will not be able to elect coverage until Open Enrollment which will be subject to Evidence of Insurability)			Auto enrollment at 5% after 30 days, unless you elect otherwise	May elect at any time	May elect within 31 days (if not, you will not be able to elect coverage until Open Enrollment or qualifying change in family status)		
Marriage/Marriage to Domestic Partner/Civil Union Marriage	Coverage will begin on the date of the qualifying event.	May add spouse or change domestic partner to spouse and/or qualified dependent child (or drop coverage if moving to spouse's plan) within 31 days			Review beneficiary	May increase coverage; Review beneficiary	May add spouse and dependent child within 31 days; Review beneficiary	May increase	Review beneficiary & contribution election	May change at any time	May enroll within 31 days		May enroll within 31 days
Add Domestic/Civil Union Partner	Coverage will begin on the date of the qualifying event.	May add domestic/civil union partner once eligibility criteria is met (refer to domestic partnership/civil union affidavit in the forms library)			Review beneficiary	May increase coverage; review beneficiary	Cannot change AD&D coverage; may change child life (if applicable)	May increase	Review beneficiary & contribution election	May change at any time	May enroll or change within 31 days		May enroll within 31 days
Birth/Adoption	Coverage will begin on the date of the qualifying event.	May add child and spouse/domestic or civil union partner within 31 days (if not, you will not be able to elect coverage for your child until Open Enrollment or during another applicable life event change)			Review beneficiary	May add coverage within 31 days; Review beneficiary	May add child and spouse within 31 days; Review beneficiary	May increase	Review beneficiary & contribution election	May change at any time	May enroll within 31 days		May enroll within 31 days
Divorce/Annulment/Legal Separation/Domestic Partner or Civil Union Dissolution	See categories to the right.	You have 31 days from the event date to cancel spouse's/domestic or civil union partner's coverage and their coverage <i>terminates at the end of the month</i> ; or you may enroll if previously covered under spouse's coverage and <i>your coverage will begin as of the first of the month following the event date</i> .			Review beneficiary	May change or enroll for the first time, may be subject to EOI depending on amount, coverage is effective the first of the month following the event date; Review beneficiary	Spouse coverage ends as of the event date, may change your and your child's coverage within 31 days and it is effective the first of the month following the event date; Review beneficiary	No change	Review beneficiary & contribution election	May change at any time	May change election within 31 days		May enroll within 31 days



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Death of Spouse/Child/Domestic or Civil Union Partner	Coverage will terminate on the date of death.	May cancel spouse's/child's/domestic or civil union partner's coverage within 31 days			Review beneficiary	May change; Review beneficiary	Cancel spouse/child's coverage within 31 days; Review beneficiary	No change	Review beneficiary & contribution election	May change at any time	May change election within 31 days		May enroll within 31 days
Dependent gains other coverage	Coverage will terminate on the date of the qualifying event.	May cancel dependent within 31 days			Review beneficiary	May decrease; Review beneficiary	May decrease; Review beneficiary	No change	Review beneficiary & contribution election	May change at any time	May adjust contribution election within 31 days		May waive coverage within 31 days
Dependent loses other coverage	Coverage will begin on the date of the qualifying event.	May add dependent within 31 days			Review beneficiary	May increase; Review beneficiary	May increase; Review beneficiary	May change	Review beneficiary & contribution election	May change at any time	May adjust contribution election within 31 days		May enroll within 31 days
Child reaches max. age and/or is not a full-time student	Coverage will terminate at the end of the month of the qualifying event.	Cancel child's coverage and may enroll for COBRA coverage up to 36 months			Review beneficiary	No change	Cancel child's coverage	No change	Review beneficiary & contribution election	May change at any time	No change		
Short-term Disability (up to 6 months) If maternity, see Birth/Adoption Life Event, as well	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs							Review beneficiary & contribution election	May change at any time	No change		
LTD/Disabled beyond 6 months	See categories to the right.	ADP Benefits Services will directly bill you for your benefit premiums			May elect Waiver of Premium after 3 months of Long-term disability		No change	Premium waived; Benefit payment begins from the Hartford	Suspended until return; Fidelity will directly bill for outstanding loan repayments	Coverage ends	ADP will directly bill you		No change
Family Medical Leave Act (FMLA) with pay	No change, unless another qualifying life event occurs	No change, unless a qualifying life event occurs							May change at any time	May change at any time	No change, unless a qualifying life event occurs		
Family Medical Leave Act (FMLA) without pay	See categories to the right.	No change, unless a qualifying life event occurs. You'll be responsible for continuance of benefit premium payments							May change at any time	May change at any time	No change, unless a qualifying life event occurs		
Begin a Personal Leave of Absence without pay	See categories to the right.	Less than 30 days, coverage remains the same; Greater than 30 days coverage will end and, you may elect COBRA continuation of coverage			Coverage ends after 30 days				Suspended until return; Fidelity will directly bill for outstanding loan repayments	Coverage ends	May elect COBRA coverage up to 18 months	Coverage ends	



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Return from a Personal Leave of Absence without pay	See categories to the right.	May elect within 31 days (if not, you will not be able to elect coverage until Open Enrollment)			Review beneficiary; Option to reduce down to \$50,000	May elect within 31 days (if not, you will not be able to elect coverage until Open Enrollment which will be subject to Evidence of Insurability)			Auto enrollment at 5% after 30 days, unless you elect otherwise	May elect at any time	May elect within 31 days (if not, you will not be able to elect coverage until Open Enrollment or qualifying change in family status)		
Military Leave	See categories to the right.	Less than 30 days, everything stays the same; Greater than 30 days you must pay the entire cost of coverage, if elected			Coverage ends after 30 days				Suspended until return, you may make up missed contributions upon return (see Summary Plan Description for details)	Coverage ends	ADP will directly bill you		Coverage ends
Loss of Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible	Coverage will begin on the date of the qualifying event.	May elect within 60 days (if not, you will not be able to elect coverage until Open Enrollment)			Review beneficiary	No Change			Review beneficiary & contribution election	May change at any time.	No Change		
Become eligible for a premium assistance subsidy under Medicaid or CHIP	Coverage will begin on the date of the qualifying event.	May elect within 60 days (if not, you will not be able to elect coverage until Open Enrollment)			Review beneficiary	No Change			Review beneficiary & contribution election	May change at any time.	No Change		
Termination	Medical, dental, vision, health care FSA, dependent care FSA, and TRIP terminate at the end of the month in which the termination occurs. *All other benefits terminate on the date of termination.	Coverage ends at the end of the month in which you terminate, may elect COBRA coverage up to 18 months			Coverage ends; May convert	Coverage ends, may convert to individual policy or port (see Summary Plan Description for specific amounts and more detail)		Coverage ends	May roll balance over, withdraw or leave money in the plan if >\$1,000	Coverage ends end of month in which you term	Coverage ends end of month in which you term, may elect COBRA coverage for the remainder of Plan year	Coverage ends end of month in which you term	Coverage ends



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Retirement	Medical, dental, vision, health care FSA, dependent care FSA, and TRIP terminate at the end of the month in which you retire. *All other benefits terminate on the date of your retirement.	Coverage ends at the end of the month in which you terminate, may elect COBRA coverage up to 18 months or enroll in retiree medical program, if eligible			Coverage ends; May convert	Coverage ends, may convert to individual policy or port (see Summary Plan Description for specific amounts and more detail)		Coverage ends	May roll balance over, withdraw or leave money in the plan if >\$1,000	Coverage ends end of month in which you term	Coverage ends end of month in which you term, may elect COBRA coverage for the remainder of Plan year	Coverage ends end of month in which you term	Coverage ends
Your Death	Coverage ends on the date of your death	Dependents may continue coverage under COBRA for up to 36 months			Benefit is payable to beneficiary	Benefit is payable to beneficiary	Coverage ends, may convert or port (see Summary Plan Description for more detail)	Coverage ends	Balance will be transferred to your spouse (unless previously waived) or beneficiary on file	Coverage ends	Survivor may elect COBRA continuation coverage for the remainder of Plan year	Coverage ends	

* This Life Event Matrix is not meant to replace the respective Summary Plan Descriptions (SPD). If there are any discrepancies between this matrix and the SPD, the SPD prevails.