

Qualified Life Event Guide for Gain or Loss of Coverage



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Your benefits

Health Care coverage changes

Changes must be submitted through the [Publicis Connections website](#) within 31 days of the gain/loss of coverage. Future effective dates are not acceptable. You must wait until the gain/loss of coverage to submit a change.

Gain of Coverage Event:

Submitted if you have gained coverage with a spouse/partner/parent (i.e., due to them going through their Open Enrollment period/new hire period/marriage event change with their employer & adding you to their coverage) or via an individual outside policy (enrolling during one of the Government Exchanges, etc.). OR, if one of your eligible dependents (such as a spouse/partner/child) gains coverages elsewhere (i.e. with their employer, etc.)

Loss of Coverage Event:

Submitted if you lost coverage with a spouse/partner/parent (i.e.: due to them no longer being employed & as a result active coverage elsewhere has terminated; or them removing you during their Open Enrollment period or you no longer being eligible to be covered under their plan as an adult dependent child) or your individual outside policy has ended or if one of your eligible dependents (such as a spouse/partner/child) incurs a loss of coverage.

If you are outside of your 31 days to submit your gain/loss of coverage event change, you can contact Health Advocate for assistance in seeking alternative coverage outside of the company for the remainder of the plan year. Please review the Health Advocate information on page 5 of this guide.

Submitting a Gain/Loss of Coverage event change

1. Enter your user ID and password on the [bswift](#) login page.
2. On the Welcome page, go to the Life Events section and click on either “gain of coverage” or “loss of coverage” and follow the prompts.
3. Enter the date your coverage began or the date you lost coverage & continue.
4. Follow the steps to enter your dependent’s information:
 - a. For “Loss of Coverage”, adding your dependent does not automatically add him/her to your benefits. You have to actively select the benefits you wish them him/her to be covered under
 - b. For “Gain of Coverage”, follow the steps to choose which plans you’d like your dependent no longer covered.
5. After making all of your applicable changes, ensure that you click “SUBMIT” at the end to save your change and submit for processing.

Please refer to the [Life Event’s Matrix](#) to review all of the applicable benefits you are allowed to change based upon the type of event change.

Supporting documentation

After successfully submitting your qualifying event status change online, you will be asked to provide supporting documentation.

Gain of Coverage:

- Documentation on Company Letter where coverage was gained, stating the reason coverage started, the coverage effective date, name(s) of who gained coverage, and contact information of the Benefits/HR Department; or
- A confirmation statement only if it reflects the coverage effective date and company’s contact information for the Benefits/HR Department. A copy of the medical ID card is not acceptable.

Loss of Coverage:

- HIPAA Certificate (also known as a Certificate of Creditable Coverage from the insurance carrier where the coverage ended); or
- Documentation on Company Letter where coverage was held, stating the reason coverage ended, the coverage effective date, name(s) of who lost coverage, and contact information of the Benefits/HR Department

Dependent verification

Publicis conducts periodic dependent audits to ensure that the health plans are covering only those individuals, and their dependents, who are eligible to participate in the plans. Once notified, you will need to provide proof of your dependents' eligibility (for example, a birth or marriage certificate). If you do not provide satisfactory proof, coverage for ineligible dependents will be terminated.

Health Care Flexible Spending Accounts

Publicis Flexible Spending Accounts offer special tax-savings opportunities by allowing you to pay for certain out-of-pocket health care expenses and dependent day care costs with pre-tax income up to certain maximum limits.

If you are not currently enrolled or would like to make changes to your Health Care Flexible Spending Account, you may do so now while you are enrolling your dependent spouse. Any additions must be made within 31 days of the marriage event's date. Otherwise, you must wait until the Open Enrollment period.

Changes made during the Open Enrollment period become effective the 1st of January of the following calendar year.

Dependent Care Flexible Spending Accounts

If you are not enrolled or would like to make changes to your Dependent Care Flexible Spending Account, you may do so within 31 days of the event's effective date. Otherwise, you must wait until the Open Enrollment period. Changes made during the Open Enrollment period become effective the 1st of January of the following calendar year.

Only qualified care expenses for children under 13, disabled children and elder care expenses are eligible for reimbursement in this spending account.

Additional Life Insurance

As a Publicis employee, you are provided with a Basic Life Insurance policy at no cost to you. If you are thinking about purchasing additional Life Insurance, consider the Supplemental Life Insurance available to Publicis employees. Evidence of Insurability may be required in certain election changes.

Supplemental Life Insurance offers the following advantages:

- Premiums based on group rates and age.
- Coverage available for your spouse and children.

Your spousal Life Insurance coverage amount cannot exceed the lesser of \$300,000 and/or your combined Basic and Supplemental Life Insurance Coverage.

If both you & your spouse work for a Publicis Groupe Agency, the following is not allowed:

- An employee is not eligible to be insured as a spouse.
- A child is only eligible for coverage under one employee.

Please call MetLife, our life insurance provider, at 1-877-275-6387 for additional information.

Life Insurance Beneficiary(ies)

Visit [bswift](#), our benefits enrolment system, to review and /or update your beneficiary(ies).

Publicis 401(k) Plan

Visit www.netbenefits.com to log into your account to update your beneficiary information. You can also contact Fidelity by phone at 1-800-835-5095 to request your bar-coded beneficiary form to be generated and mailed to you for completion.

Please contact Fidelity at 1-800-835-5095 regarding making changes to your Publicis 401(k) Plan.

W-4 tax forms

W-4s are used to change your Federal, State and City withholding tax. These forms are available from your Payroll Department. Please contact your local Human Resources Department for assistance in contacting your Payroll Department.

Additional resources

Employee Assistance Program (EAP)

The new responsibilities that come with a growing family can bring added stress to parents. Or, perhaps a child will need help in adjusting to the presence of a competitor for parental attention. The Employee Assistance Program (EAP) is available to all Publicis employees. The Company pays the full cost of the Plan. EAP services are provided through Workplace Solutions, an independent, professional counseling organization that is available to help you and your family to cope with this major change in your life.

Short-term counseling, childcare and elder care referral services are provided by experienced clinical professionals. You can call the EAP toll-free 24 hours a day, 7 days a week, at 1 (800) 327-5071.

Health Advocate assistance program

Health Advocate is an employer-paid program designed to help employees and their family members better navigate the health-care system. Health Advocate has a staff of highly trained registered nurses, backed by a staff of medical directors and administrative experts. They will make the phone calls, review claims, and do the medical research on behalf of you or your family member.

Health Advocate will also help find the best doctors, making the appointments, obtaining unbiased health information, getting help for elderly parents, and much more. Health Advocate covers eligible employees, spouses, dependent children, parents and parent-in-law. Contact Health Advocate at 1-866-695-8622 with any inquiries or questions.

Publicis Connections

If you have any additional questions, please contact the Publicis Connections Service Center at 1-800-933-3622 (weekdays, 9am - 5pm ET).

You can also visit the [Publicis Connections website](#) for plan documents, plan overviews, carrier contact information and additional resources.

Reservation of Publicis rights

This summary is intended to provide you with an easy-to-understand description of Gain/Loss of Coverage Guide for Publicis benefits. While every effort has been made to make this Guide as



completely descriptive and accurate as possible, this summary, of necessity, cannot contain a full restatement of the terms and provisions of the plans. Should any conflict arise between this summary and the plans, or if any point is either partially or not covered at all in this summary, the terms of the plans will govern in all cases. Please note that no individuals (other than Plan Administrator) have any authority to interpret the plans (or other official plan documents) or to make any promises to you about the plans.

Publicis reserves the right, in its sole and absolute discretion, to amend or terminate the Plans in whole or in part, and as Plan Administrator to interpret any of the provisions of the Plans and make all determinations under the Plans. Any such interpretation or determination of Publicis as Plan Administrator shall be final and binding on all parties.