

Publicis benefits by life event

Please note: All dates referenced below are calendar days. And, you have 31 days from the date of the event to report the occurrence and make changes to benefits

Life Event	Benefits 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	TRIP (Transit & Parking)	Health Care Flexible Spending Account	Dependent Care Flexible Spending Account	Group Legal	Publicis 401(k) Plan
Employee Life Event													
New hire (newly eligible)	Coverage begins the 1st of the month following the hire date	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment)	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment)	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment)	Review beneficiary; Option to reduce down to \$50,000	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment, which you will need to provide evidence of insurability)	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment, which you will need to provide evidence of insurability)	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment, which you will need to provide evidence of insurability)	May elect or change at any time	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment or when you experience a qualified life event)	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment or when you experience a qualified life event)	May elect within 45 days (after this period, your next opportunity will be during Benefits Open Enrollment or when you experience a qualified life event)	Auto enrollment at 5% after 45 days, unless you elect otherwise
Gain of other coverage	Coverage will begin on the date of this qualifying event	May cancel/remove dependent within 31 day	May cancel/remove dependent within 31 day	May cancel/remove dependent within 31 day	May decrease coverage within 31 days; Review beneficiary	May decrease or waive within 31 days; Review beneficiary	May decrease or waive within 31 days; Review beneficiary	May decrease coverage within 31 days; Review beneficiary	May elect or change at any time	May enroll or change election within 31 days	May enroll or change election within 31 days	May waive coverage within 31 days	Review beneficiary and contribution election
Loss of other coverage	Coverage will end on the date of this qualifying event	May enroll/add dependent within 31 days	May enroll/add dependent within 31 days	May enroll/add dependent within 31 days	May increase coverage within 31 days; Review beneficiary	May add or increase within 31 days; Review beneficiary	May add or increase within 31 days; Review beneficiary	May enroll or increase within 31 days	May elect or change at any time	May enroll or change election within 31 days	May enroll or change election within 31 days	May enroll within 31 days	Review beneficiary and contribution election
Short-term Disability (up to 6 months) <small>If maternity, see Birth or Adoption</small>	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	May elect or change at any time	No change	No change	No change	Review beneficiary and contribution election
LTD/Disabled beyond 6 months	Some coverage ends on the date you begin LTD, and some coverage ends on the last day of the month when you begin LTD	Coverage ends on the last day of the month in which you begin LTD coverage; you may elect COBRA coverage up to 18 months	Coverage ends on the last day of the month in which you begin LTD coverage, may elect COBRA coverage up to 18 months	Coverage ends on the last day of the month in which you begin LTD coverage, may elect COBRA coverage up to 18 months	Coverage ends, may convert to individual policy or port (see Summary Plan Description for specific amounts and more detail)	Coverage ends, may convert to individual policy or port (see Summary Plan Description for specific amounts and more detail)	Coverage ends, may convert to individual policy or port (see Summary Plan Description for specific amounts and more detail)	Premium waived; Benefit payment begins from the Hartford	Coverage ends the last day of the month when you begin LTD coverage	Coverage ends on the last day of the month in which you begin LTD coverage; you may elect COBRA coverage for the remainder of the year	Coverage end on the last day of the month in which you begin LTD coverage	Coverage ends	Suspended until return; Fidelity will directly bill you for any outstanding loan repayments
Family Medical Leave Act (FMLA) with pay	No change, unless another qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	May elect or change at any time	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	May change at any time
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	No change, unless a qualifying life event occurs. You'll be responsible for continuance of benefit premium payments	No change, unless a qualifying life event occurs. You'll be responsible for continuance of benefit premium payments	No change, unless a qualifying life event occurs. You'll be responsible for continuance of benefit premium payments	No change, unless a qualifying life event occurs. You'll be responsible for continuance of benefit premium payments	No change, unless a qualifying life event occurs. You'll be responsible for continuance of benefit premium payments	No change, unless a qualifying life event occurs. You'll be responsible for continuance of benefit premium payments	May elect or change at any time	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	No change, unless a qualifying life event occurs	May change at any time
Begin a personal Leave of Absence without pay	See categories to the right	Less than 30 days leave, coverage remains the same; Greater than 30 days leave, coverage will end and, you may elect COBRA continuation of coverage	Less than 30 days leave, coverage remains the same; Greater than 30 days leave, coverage will end and, you may elect COBRA continuation of coverage	Less than 30 days leave, coverage remains the same; Greater than 30 days leave, coverage will end and, you may elect COBRA continuation of coverage	Coverage ends after 30 days	Coverage ends after 30 days	Coverage ends after 30 days	Coverage ends after 30 days	Coverage ends	May elect COBRA coverage up to 18 months	Coverage ends	Coverage ends	Suspended until return; Fidelity will directly bill you for any outstanding loan repayments
Return from a personal Leave of Absence without pay	See categories to the right	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	Review beneficiary; Option to reduce down to \$50,000	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect or change at any time	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 31 days (if not, your next opportunity will be during Benefits Open Enrollment)	Auto enrollment at 5% after 30 days, unless you elect otherwise
Military leave	See categories to the right	Less than 30 days leave, everything stays the same; Greater than 30 days leave, you must pay the entire cost of coverage, if elected	Less than 30 days leave, everything stays the same; Greater than 30 days leave, you must pay the entire cost of coverage, if elected	Less than 30 days leave, everything stays the same; Greater than 30 days leave, you must pay the entire cost of coverage, if elected	Coverage ends after 30 days	Coverage ends after 30 days	Coverage ends after 30 days	Coverage ends after 30 days	Coverage ends	bswift will directly bill you	bswift will directly bill you	Coverage ends	Suspended until you return, you may make up missed contributions upon return (see Summary Plan Description for details)
Loss of Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible	Coverage will begin on the date of this qualifying event	May elect within 60 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 60 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 60 days (if not, your next opportunity will be during Benefits Open Enrollment)	Review beneficiary	No change	No change	No change	May elect or change at any time	No change	No change	No change	Review beneficiary and contribution election
Become eligible for a premium assistance subsidy under Medicaid or CHIP	Coverage will begin on the date of this qualifying event	May elect within 60 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 60 days (if not, your next opportunity will be during Benefits Open Enrollment)	May elect within 60 days (if not, your next opportunity will be during Benefits Open Enrollment)	Review beneficiary	No change	No change	No change	May elect or change at any time	No change	No change	No change	Review beneficiary and contribution election
Retirement	Some coverage ends on the date you retire, and some coverage ends on the last day of the month when you retire	Coverage ends the last day of the month when you retire; may elect COBRA coverage up to 18 months	Coverage ends the last day of the month when you retire; may elect COBRA coverage up to 18 months	Coverage ends the last day of the month when you retire; 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 convert to individual policy or port (see Summary Plan Description for specific amounts and more detail)	Coverage ends	Coverage ends the last day of the month when you retire	Coverage ends the last day of the month when you retire; may elect COBRA coverage for the remainder of the year	Coverage ends the last day of the month when you retire	Coverage ends	May roll balance over, withdraw or leave money in the plan if >\$1,000
Leaving the company	Some coverage ends on the date you leave the company, and some coverage ends on the last day of the month when you leave the company	Coverage ends the last day of the month when you leave the company; may elect COBRA coverage up to 18 months	Coverage ends the last day of the month when you leave the company; may elect COBRA coverage up to 18 months	Coverage ends the last day of the month when you leave the company; 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 convert to individual policy or port (see Summary Plan Description for specific amounts and more detail)	Coverage ends	Coverage ends the last day of the month when you leave the company	Coverage ends the last day of the month when you leave the company; may elect COBRA coverage for the remainder of the year	Coverage ends the last day of the month when you leave the company	Coverage ends	May roll balance over, withdraw or leave money in the plan if >\$1,000
Employee death	Coverage ends on the date of death	Dependents may continue coverage under COBRA for up to 36 months	Dependents may continue coverage under COBRA for up to 36 months	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	Coverage ends	Survivor may elect COBRA continuation coverage for the remainder of year	Coverage ends	Coverage ends	Balance will be transferred to your spouse (unless previously waived) or beneficiary on file

Life Event	Benefits 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	TRIP (Transit & Parking)	Health Care Flexible Spending Account	Dependent Care Flexible Spending Account	Group Legal	Publicis 401(k) Plan
Spouse or Domestic Partner Life Event													
Marriage	Coverage will begin on the date of this qualifying event	May add spouse or change domestic partner to spouse within 31 days If enrolling in spouse/partners plan, see 'Gain of Other Coverage'	May add spouse or change domestic partner to spouse within 31 days If enrolling in spouse/partners plan, see 'Gain of Other Coverage'	May add spouse or change domestic partner to spouse within 31 days If enrolling in spouse/partners plan, see 'Gain of Other Coverage'	May increase coverage within 31 days; Review beneficiary	May add or increase coverage within 31 days; Review beneficiary	May add or increase AD&D and spouse life within 31 days; Review beneficiary	May enroll or increase within 31 days	May elect or change at any time	May enroll or increase within 31 days	May enroll or change	May enroll within 31 days	Review beneficiary and contribution election
Adding a domestic partner	Coverage will begin on the date of this qualifying event	May add domestic partner once eligibility criteria is met (refer to domestic partnership affidavit located on bswift)	May add domestic partner once eligibility criteria is met (refer to domestic partnership affidavit located on bswift)	May add domestic partner once eligibility criteria is met (refer to domestic partnership affidavit located on bswift)	May increase coverage within 31 days; Review beneficiary	May add or increase coverage within 31 days; Review beneficiary	May add or increase AD&D within 31 days; Review beneficiary	May enroll or increase within 31 days	May elect or change at any time	May enroll or increase within 31 days	May enroll or change	May enroll within 31 days	Review beneficiary and contribution election
Divorce, annulment or legal separation	Coverage ends the last day of the month when this event occurs	You have 31 days from the event date to cancel spouses coverage, and their coverage ends the last day of the month. If you are losing coverage under a spouses plan, see 'Loss of Other Coverage'	You have 31 days from the event date to cancel spouses coverage, and their coverage terminates at the end of the month. If you are losing coverage under a spouses plan, see 'Loss of Other Coverage'	You have 31 days from the event date to cancel spouses coverage, and their coverage terminates at the end of the month. If you are losing coverage under a spouses plan, see 'Loss of Other Coverage'	May decrease within 31 days; Review beneficiary	May decrease within 31 days; Review beneficiary	May decrease AD&D, and waive spouse life within 31 days and it is effective the first of the month following the event date; Review beneficiary	May decrease within 31 days	May elect or change at any time	May enroll or change election within 31 days	May enroll or change election within 31 days	May waive coverage within 31 days	Review beneficiary and contribution election
Ending a domestic partnership	Coverage ends the last day of the month when this event occurs	You have 31 days from the event date to cancel domestic partner coverage, and their coverage ends the last day of the month. If you are losing coverage under a spouses plan, see 'Loss of Other Coverage'	You have 31 days from the event date to cancel domestic partner coverage, and their coverage ends the last day of the month. If you are losing coverage under a spouses plan, see 'Loss of Other Coverage'	You have 31 days from the event date to cancel domestic partner coverage, and their coverage ends the last day of the month. If you are losing coverage under a spouses plan, see 'Loss of Other Coverage'	May decrease within 31 days; Review beneficiary	May decrease within 31 days; Review beneficiary	May decrease AD&D within 31 days; Review beneficiary	May decrease within 31 days	May elect or change at any time	May enroll or change election within 31 days	May enroll or change election within 31 days	May waive coverage within 31 days	Review beneficiary and contribution election
Death of spouse or domestic partner	Coverage ends on the date of death	May cancel spouse or domestic partner coverage within 31 days	May cancel spouse or domestic partner coverage within 31 days	May cancel spouse or domestic partner coverage within 31 days	May decrease coverage within 31 days; Review beneficiary	May decrease coverage within 31 days; Review beneficiary	May decrease AD&D, and waive spouse life (death of spouse only) coverage within 31 days; Review beneficiary	May decrease coverage within 31 days	May elect or change at any time	May enroll or change election within 31 days	May enroll or change election within 31 days	May waive coverage within 31 days	Review beneficiary and contribution election
Child or dependent life event													
Birth or adoption	Coverage will begin on the date of this qualifying event	May add child within 31 days (after this period, your next opportunity will be during Benefits Open Enrollment or when you experience a qualified life event)	May add child within 31 days (after this period, your next opportunity will be during Benefits Open Enrollment or when you experience a qualified life event)	May add child within 31 days (after this period, your next opportunity will be during Benefits Open Enrollment or when you experience a qualified life event)	May increase coverage within 31 days; Review beneficiary	May add or increase coverage within 31 days; Review beneficiary	May add or increase AD&D, and child life within 31 days; Review beneficiary	May enroll or increase within 31 days	May elect or change at any time	May enroll or increase within 31 days	May enroll or change	May enroll or change	Review beneficiary and contribution election
Child becomes a full-time student and/or meets eligibility criteria	Coverage will begin on the date of this qualifying event	May add child within 31 days	May add child within 31 days	May add child within 31 days	No change; Review beneficiary	No change	May enroll or increase child life within 31 days; Review beneficiary	No change	May elect or change at any time	May enroll or increase coverage within 31 days	May enroll or change	No change	Review beneficiary and contribution election
Child reaches max. age and/or is not a full-time student	Coverage will end the last day of the month of this qualifying event	Cancel child's coverage and may enroll for COBRA coverage up to 36 months	Cancel child's coverage and may enroll for COBRA coverage up to 36 months	Cancel child's coverage and may enroll for COBRA coverage up to 36 months	No change; Review beneficiary	No change	May decrease or waive child life coverage within 31 days	No change	May elect or change at any time	May decrease coverage within 31 days	May enroll or change	No change	Review beneficiary and contribution election
Change in dependent care costs	Coverage will begin on the date of this qualifying event	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	No change, unless another qualifying life event occurs	May elect or change at any time	No change	May enroll or change	No change	Review beneficiary and contribution election
Death of child	Coverage ends on the date of death	May cancel child's coverage within 31 days	May cancel child's coverage within 31 days	May cancel child's coverage within 31 days	May decrease coverage within 31 days; Review beneficiary	May decrease coverage within 31 days; Review beneficiary	May decrease AD&D, and decrease or waive child life coverage within 31 days; Review beneficiary	No change	May elect or change at any time	May decrease coverage within 31 days.	May enroll or change	May waive coverage within 31 days	Review beneficiary and contribution election

Please note:

- 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.
- Employees may update dependent information (i.e., name, address, social security number) any time.
- Employees may change TRIP elections at any time.