



U.S Benefit Eligible **LIFE EVENTS**

Life Happens



You may need to update your Cision benefits when your situation changes, like when you get married or divorced, add a child to your family, or gain or lose benefits coverage elsewhere.

This document covers many of the life events that you may experience throughout your career at Cision.

If you have any questions regarding your current situation and whether this constitutes an eligible benefit changing life event, please contact the Cision Benefits team at employeebenefits@cision.com.

Life Event – Having or Adopting a Baby

Congratulations! Welcoming a child is a wonderful time in life. As you're navigating the world of swaddling, sippy cups, diapers and legal documents, take the time to navigate your benefits to make sure your new addition is protected. Here are some benefits-related actions you may want to take after your child is born or your child's adoption is finalized.

Medical, Dental & Vision: You may enroll your new baby or adopted child in your medical, dental and/or vision plan. You may also change plans at this time and add any previously eligible but uncovered dependents.

Visit [OKTA](#) → UKG → Menu → Myself → Life Events within 31 days of the date of the baby's birth or the day the adoption is finalized to enroll or make changes. **If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.**

Life insurance/accidental death and dismemberment (AD&D) insurance:

When you have or adopt a child, you may:

- Increase your life insurance amount subject to the plan limits and EOI.
- Decrease your life insurance by any amount.
- Enroll your child in child life insurance.
- Add your child as a beneficiary to your life insurance policy.
- Change spousal life insurance election as well.

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Life Event – Having or Adopting a Baby

Health Savings Account (HSA): If you have an HSA and you are changing who you cover in your medical plan, review your HSA contribution limit to ensure you maximize your savings but don't over-contribute. Call the HSA experts at [WEX](#) at 866.451.3399 if you need help accessing your IRS HSA contribution limit. They're available 24 hours a day every day.

You can change your HSA contribution amount at any time via [OKTA](#) → UKG → Menu → Myself → Life Events → I want to change my HSA.

Medical Flexible Spending Account (FSA): If you are not enrolled in Cision's High Deductible Health Plans, you may enroll in or increase your contributions to your Health Care FSA. Call the FSA experts at [WEX](#) at 866.451.3399 with any questions. Visit [OKTA](#) → UKG → Menu → Myself → Life Events within 31 days of the date of the baby's birth or the day the adoption is finalized to enroll or make changes. **If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.**

Dependent Care Flexible Spending Account (FSA): You may enroll in or change your contributions to your Dependent Care FSA, which allows you to make pre-tax contributions of up to \$5,000 per calendar year for dependent care expenses. Call the FSA experts at [WEX](#) at 866.451.3399 with any questions. Visit [OKTA](#) → UKG → Menu → Myself → Life Events within 31 days of the date of the baby's birth or the day the adoption is finalized to enroll or make changes. **If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.**

Telus Health (FEAP): Having a baby is joyous, but it can also be an emotional time. You may want to consider reaching out to our EAP. Visit Lifeworks, Cision's EAP provider, at www.cision.lifeworks.com to sign up and activate your benefits. For immediate help 24/7, call the Crisis Support Line: 800.433.7916 (toll free).

Life Event – Getting Married

Congratulations! When you're getting married, there are many details—legal, financial, emotional—to consider. Here are some benefits-related actions you may want—or need—to take.

Medical, Dental & Vision: You may enroll your new spouse in your medical, dental and/or vision plan. You may also change plans at this time and add any previously eligible but uncovered dependents. If you can be covered under your spouse or partner's plans, you have the option to drop your Cision coverage.

Visit [OKTA](#) → UKG → Menu → Myself → Life Events within 31 days of the date of your marriage to enroll or make changes. **If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.**

Life insurance/accidental death and dismemberment (AD&D) insurance:

When you get married, you may:

- Increase your life insurance amount subject to the plan limits and EOI.
- Decrease your life insurance by any amount.
- Enroll your spouse/domestic partner and/or his or her dependent children.
- Add your child as a beneficiary to your life insurance policy.

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Life Event – Spouse Losing Benefits

If your spouse/domestic partner's employment status changes, and they're no longer eligible for benefits coverage with their employer, there are many details—legal, financial, emotional—to consider. Here are some benefits-related actions you may want—or need—to take.

Medical, Dental & Vision: You may enroll your spouse/domestic partner in your medical, dental and/or vision plan. You may also change plans at this time. If you can be covered under your spouse or partner's plans, you have the option to drop your Cision coverage.

Visit [OKTA](#) → UKG → Menu → Myself → Life Events within 31 days of your spouse/domestic partner's employment status to enroll or make changes. **If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.**

Life insurance/accidental death and dismemberment (AD&D) insurance:

When your spouse/domestic partner loses benefits coverage, you may:

- Increase your life insurance amount up to the plan limits.
- Decrease your life insurance by any amount.
- Enroll your spouse/domestic partner and/or his or her dependent children.

You can change your beneficiaries for your life insurance at any time.



Life Event – Spouse Losing Benefits

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Telus Health (FEAP): Having a spouse/domestic partner's employment status change can be an emotional time. You may want to consider reaching out to our EAP. Visit Lifeworks, Cision's EAP provider, at www.cision.lifeworks.com to sign up and activate your benefits. For immediate help 24/7, call the Crisis Support Line: 800.433.7916 (toll free).

Life Event – Getting Divorced

When you get divorced, there are many details—legal, financial, emotional—to consider. Here are some benefits-related actions you may want—or need—to take. You must drop your former spouse and/or former stepchildren from your medical, dental and/or vision plan. You can also enroll yourself and your children if you were not previously enrolled. Your former spouse will receive a COBRA packet from WEX approximately 14 business days after their coverage under your plan ends.

Medical, Dental & Vision: You may enroll your spouse/domestic partner in your medical, dental and/or vision plan. You may also change plans at this time. If you can be covered under your spouse or partner's plans, you have the option to drop your Cision coverage.

Visit [OKTA](#) → UKG → Menu → Myself → Life Events within 31 days of your divorce to enroll or make changes. **If you miss this enrollment window, you'll have to wait until the next Open Enrollment period.**

Life insurance/accidental death and dismemberment (AD&D) insurance:

When your spouse/domestic partner loses benefits coverage, you may:

- Increase your life insurance amount up to the plan limits.
- Decrease your life insurance by any amount.
- Enroll your spouse/domestic partner and/or his or her dependent children.

You can change your beneficiaries for your life insurance at any time. Consider if you'd like to add your spouse as a beneficiary at this time. Visit [OKTA](#) → UKG → Menu → Myself → Life Events within 31 days of getting divorced to enroll or make changes.

Health Savings Account (HSA): If you have an HSA and you are changing who you cover in your medical plan, review your HSA contribution limit to ensure you maximize your savings but don't over-contribute. Call the HSA experts at [WEX](#) at 866.451.3399 if you need help accessing your IRS HSA contribution limit. They're available 24 hours a day every day.

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Telus Health (FEAP): Going through a divorce can be an emotional time. You may want to consider reaching out to our EAP. Visit Lifeworks, Cision’s EAP provider, at www.cision.lifeworks.com to sign up and activate your benefits. For immediate help 24/7, call the Crisis Support Line: 800.433.7916 (toll free).

401(k): When you get divorced, you may change the beneficiary for your 401(k) plan from your former spouse to another person. Contact Fidelity Participant Services at 800.835.5097, Monday through Friday, 8:30am to 9:00pm EST with questions related to a Qualified Domestic Relations Order “QDRO.” Go to 401k.com to learn more and make changes to your 401(k) plan.



Life Event – Planning Your Retirement

Although reaching age 65 by no means has to signal the end of your working life, it is an age where your health and financial needs and priorities may shift. Let your Cision benefits help meet your changing needs as you make plans for retirement and enrolling in Medicare.

Budgeting for Retirement: When you have a firm retirement date in mind, it's important to take the right financial planning steps to get you to that goal. Plus, managing your money in retirement is the cornerstone to making those years as healthy, stress-free and enjoyable as they can be. Here's a quick financial to-do list:

- **Create a “retirement” budget.** This balance sheet likely will look different from when you were working. Assess what you need (food, clothing, shelter, transportation), what you want (travel, gifts for the grandkids, a vineyard?) and any funding shortfalls. Factor in Social Security, your personal retirement savings and other assets. Fidelity, Cision's 401(k) administrator, has tools and resources available to help you determine how far you can take your funds through retirement.
- **Calculate your health care costs.** Take a close look at how much you'll need each year to get routine medical care and prescriptions. Also, this is where Cision's WEX Health Savings Account (HSA) plan can be particularly beneficial. Your HSA contributions (made while you are eligible to contribute), grow tax-free and can help pay your health care expenses in retirement. Just remember that once you are enrolled in any part of Medicare, you will not be eligible to contribute to an HSA nor to receive Cision HSA contributions.
- **Identify opportunities to downsize.** Is your home paid off? Have you reduced your debt as much as possible? Are you enrolled in the most cost-effective benefit plans? Take this time to streamline your finances so that you have fewer strains during retirement.

Managing Cision benefits after you retire: Cision values and appreciates the contributions every employee makes to the company. When you retire, we want to honor that contribution by helping you adjust to this new chapter in life.

Life Event – Planning Your Retirement

Health Care Benefits and COBRA: Your coverage under your Cision health plans terminates upon retirement. However, you may continue coverage for 18 months at a higher premium under a law known as the Consolidated Omnibus Budget Reconciliation Act (COBRA).

If you qualify for Medicare based on age and are also eligible for COBRA, whether you can have both COBRA and Medicare depends on which you have first:

If you already have Medicare when you become eligible for COBRA, you can enroll in COBRA and have dual coverage.

Medicare will generally be the primary payer and COBRA will be the secondary payer. Learn more about Medicare by visiting [medicare.gov](https://www.medicare.gov).



Life Event – Becoming Medicare Eligible

Achieving Medicare eligibility is a major milestone, and for most people, it raises lots of questions. The following information and resources can help you understand your choices.

When to Enroll in Medicare: You're first eligible to enroll in Medicare during your Initial Enrollment Period (IEP), which begins three months before the month of your 65th birthday and ends three months after the month of your 65th birthday. If you participate in an employer active-employee medical plan (not COBRA), you can enroll in Medicare without a penalty when you retire.

- **Medicare Part A:** If you apply for age-based Social Security benefits before or at age 65, you will be enrolled automatically at age 65 in Medicare Part A, which is premium-free hospital insurance that covers inpatient stays and care in a skilled nursing facility. You can generally avoid automatic enrollment in Medicare Part A by not applying for Social Security benefits to begin at or prior to age 65. Note that you may be enrolled in Medicare automatically because of other rules that apply in your state. To check your Medicare enrollment status and learn about opt-out options, visit [medicare.gov](https://www.medicare.gov) or contact your local Social Security Administration office.
- **Medicare Part B:** Medicare Part B is medical insurance that covers doctor's visits, lab work, vaccinations, and other outpatient treatments. During your IEP, you'll need to enroll in or decline Part B. If you are covered by an employer medical plan (not COBRA), you can decline Part B coverage. Unlike Medicare Part A, you'll pay a premium for Medicare Part B. When you enroll in Medicare Part B, you may need to complete Form CMS L564 Request for Employer Information. To have the Cision Benefits Team complete the employer section of your form, please email it to employeebenefits@cision.com.

Penalty-free special enrollment period: If you are covered by an active-employee Cision medical plan (not COBRA), you can enroll in Medicare without a penalty for up to eight months after you retire.

Life Event – Becoming Medicare Eligible

Medicare and your HSA: Enrollment in any part of Medicare will affect your eligibility to contribute to a Health Savings Account (HSA). When your Medicare coverage takes effect, you will not be eligible to contribute to an HSA or receive HSA contributions from Cision. To avoid excess HSA contributions, you should be aware of these rules:

- You can keep your Cision medical plan—but without an HSA—after you enroll in Medicare. Visit the Cision benefits enrollment site to change to the same medical plan without an HSA. If you need help, contact the Cision Benefits Team at employeebenefits@cision.com.
- The amount of your allowable income tax deduction for HSA contributions will be prorated for the year you enroll in Medicare. For example, if your Medicare coverage starts in June, your IRS HSA contribution limit for the year will be 5/12 of the full-year amount, for the time (January through May) when you were not covered by Medicare. Contact WEX with questions about proration and IRS rules.

For Questions, on Medicare please go straight to the source by visiting [medicare.gov](https://www.medicare.gov), where you'll find lots of information about all aspects of Medicare.



Life Event – In the Event of a Death

Cision understands that this is a difficult time, but we are here to help and make the next steps as easy as possible for you. It's important to contact your manager and the Cision Benefits Team employeebenefits@cision.com for assistance right away. The Cision Benefits Team will help you or your loved ones with next steps and provide support after a death, including filing for any survivor benefits. Below you'll find information about how you can use your benefits during this period. Note: The information is applicable only if you and your dependent are covered and are valid beneficiaries for the respective program.

Cision Benefit	If You're an Employee	If You're a Covered Dependent/Beneficiary of a Current Employee
Medical, dental & vision	<p>If a covered dependent dies, you can adjust your coverage levels within 31 days of the loss.</p> <p>If your spouse/domestic partner dies, and you were covered under his or her plan, you're eligible to enroll yourself and any eligible dependents in an Cision plan. To enroll in a new plan or adjust coverage levels,</p>	<p>You will continue to receive Cision benefits from the date of the employee's death through the last day of the month following three months—i.e., if an employee dies on Feb. 6, your Cision coverage lasts through May 31. You may then continue your coverage through COBRA. Cision will cover the cost of 3 months of COBRA for any already enrolled eligible dependents.</p>
Health Savings Account (HSA)	<p>Review your contributions to the HSA and make any adjustments, as your IRS contributions limits may have changed. Update your beneficiary information</p>	<p>If you are the beneficiary or person handling the estate or trust, contact WEX for information and assistance on the disposition of remaining assets.</p>
Flexible Spending Accounts (FSAs)	<p>If a family member dies, you can enroll in, adjust or end any FSA contributions.</p>	<p>You can file for reimbursements for any eligible expenses that you and the employee incurred before death with WEX.</p>
Life insurance	<p>If a covered dependent on your dependent life insurance plan dies, contact the Cision Benefits Team to initiate your life insurance claim. To start the process, you will be referred to Prudential and a dedicated counselor will work with you to submit claims.</p>	<p>Contact the Cision Benefits Team by email at employeebenefits@cision.com. To start the process, you will be referred to Prudential and their team of dedicated counselors will collect any required documents and submit claims.</p>
401(k) plan	<p>Review your beneficiary designations and make changes, if applicable.</p> <p>Federal law requires that you name your spouse as the sole beneficiary of your 401(k) plan, unless you obtain his or her written, notarized consent.</p>	<p>You have four options regarding an employee's funds in Cision's 401(k) retirement plan:</p> <ul style="list-style-type: none"> Leave assets in the Cision 401(k) plan for up to five years from the date of death. Roll assets into an IRA. Roll assets into another qualified retirement plan. Receive a lump-sum cash distribution.

