

# Benefits and Me



September 2023

## What to Know About Newborn Health Coverage



Welcoming a newborn into your family is a joyous occasion. It also comes with significant responsibilities, such as ensuring your infant's health and properly using your health care benefits. Here's what you should know about newborn health coverage:

- **Your health care coverage doesn't necessarily extend to your newborn.** For the first 30 days, newborns are generally covered under their mother's policies. However, this coverage ends on the 31st day.
- **Childbirth and adoption are qualifying life events.** You can add your newborn or recently adopted child to your health care plan without waiting for open enrollment.
- **Failing to add your child to your health care plan means they won't be insured.** This could leave you vulnerable to high and unexpected medical bills.

To enroll your infant, contact your manager to let them know you had a baby and would like to add them to your plan. You can also contact your insurance company to ask what paperwork is needed; these requirements may differ based on the type of insurance and the insurance company.

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## White House Announces New Actions for Debt Relief

President Joe Biden recently announced a new plan to pursue debt cancellation under the Higher Education Act. This includes the introduction of the Saving on a Valuable Education plan to transform the income-drive repayment system and provide debt relief to qualifying borrowers. The Department of Education (DOE) also finalized a temporary affordable debt repayment plan to help the most vulnerable borrowers before student loan payments resume this summer.

Additionally, the DOE began notifying over 804,000 borrowers that a total of \$39 billion in federal student loans will be automatically discharged in the coming weeks. Borrowers are eligible for forgiveness if they've accumulated the equivalent of either 20 or 25 years of qualifying months.

Contact your manager today for more information on debt relief.

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## Why Dental Benefits Are Crucial for Your Overall Well-being

The condition of your teeth and gums significantly impacts your overall health. Proper oral health care can help prevent oral infections, tooth decay, gum disease and other conditions. Additionally, good dental hygiene can help cardiovascular health, decrease the risk of dementia, improve respiratory conditions, lower the risk of diabetes and prevent some infertility risks.

You can help prevent periodontal diseases and health issues by brushing your teeth at least twice a day, scheduling dental appointments at least once a year, changing your toothbrush every couple of months, and eating firm, whole foods such as apples, carrots and celery.

Selecting and utilizing dental benefits is crucial to ensure you have access to the care you need. Reach out to your manager today for more information on the importance of dental health.

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