

2019 Open Enrollment E-Benefits At-A-Glance Guide

HR Capsule Special Edition April, 2019 - Vol 42, Issue 42

In This Issue - Click on Topic Below to Access Specific Benefit Information or Scroll Down

2019 UMMS Benefits Open Enrollment

Instructions

Important Benefit Changes for 2019

UMMS Health Insurance Benefit

UMMS Health Insurance Buy-Out Benefit

UMMS Dental Insurance Benefit

UMMS Vision Insurance Benefit

UMMS Short-Term Disability

UMMS Long-Term Disability

UMMS Health Care Spending Account

UMMS Dependent Care Assistance Program

UMMS Child Care Assistance

Quick Links

[2019-2020 GIC Benefits Decision Guide](#)

[2019-2020 UMMS Benefits At-a-Glance e-Brochure](#)

[Benefits Summary Guide for Staff, Instructors and Post Docs](#)

[GIC Enrollment/Change Form \(Form 1\)](#)

[Health Insurance Buy-Out Form](#)

[Cigna Dental Enrollment and Change Form](#)

[Vision Enrollment Form](#)

[Short-Term Disability Enrollment Form](#)

[Long-Term Disability Enrollment Form](#)

2019 UMMS Benefits Open Enrollment



This April issue of the HR Capsule is dedicated to 2019 Benefits Open Enrollment. This HR Capsule outlines each benefit with the following information:

-  Summary of the benefit option
-  Access links to the benefit information and details
-  Access links to enrollment forms, change forms and more

2019 Benefits Open Enrollment is April 3 - May 1, 2019 for changes effective July 1, 2019. This is your once-a-year opportunity to review your benefit choices and make changes, if you desire. Open Enrollment includes:

- Health Insurance
- Health Insurance Buy-Out Option
- Dental Insurance
- Vision Insurance
- Short-Term Disability
- Long-Term Disability
- UMMS Health Care Spending Account (HCSA)*
- UMMS Dependent Care Assistance Program (DCAP)*
- UMMS Child Care Assistance*

**Note: These benefits require participants to re-enroll each open enrollment period.*

In addition, the Health Care Spending Account (HCSA) and the Dependent Care Assistance Program (DCAP) will have a new vendor effective July 1, 2019, so participants will need to enroll/re-enroll with the new vendor, Benefit Strategies.

You may also wish to attend one of the **Benefits Open Enrollment Information sessions**. Click [here](#) for the schedule.

Instructions



Review Benefits Information

Please review each of the benefit sections below to get the most out of open enrollment. Each section provides a summary and links to plan information and forms.

For a complete summary of all UMMS benefits, click the [2019-2020 UMMS Benefits At-a-Glance e-Brochure](#).

You will also want to make sure you are familiar with the **Important Benefit Changes for 2019** in the next section.

Form Instructions

If you are looking to enroll, make changes or cancel benefits coverage, you can simply click on the applicable form in that benefit section and follow the instructions. Please note the following regarding forms:

- **GIC Forms** (Health Plan Insurance Forms) - All GIC plan forms **require an original ink signature**. When forms are complete, please fax, email or deliver in person to the UMMS Benefits Department **or as directed on the form**. Click the Benefits Department [Contacts Link](#) for contact details. Also, please read forms carefully and submit all other requested documents, such as a proof of address change or a birth certificate, and send to the UMMS Benefits Department.
- **All Other Forms** (Dental, Vision) - All other forms are electronic. Once you access and complete the forms, you will be instructed to click a "Submit" button on the form that will automatically email your completed forms to the UMMS Benefits email box. **(Use Internet Explorer browser only for all forms.)**

Note: All forms must be submitted to the Benefits Department by 5:00 p.m. on Wednesday, May 1, 2019.

Questions on Forms

A special open enrollment forms interactive session will be held on **Wednesday, 4/17 from 2 p.m. to 3 p.m.** to assist employees with completing forms for open enrollment.

If you are interested in attending this interactive session, please send an email to Katie Temple (Katie.Temple@umassmed.edu) and put "Open Enrollment Forms Interactive Session" in the Subject line.

Important Benefit Changes for 2019



Below is a summary of benefit changes effective July 1, 2019:

Benefit Design Change: A lower co-pay of \$150 for members who utilize freestanding facilities for eye procedures and GI endoscopies.
Note: Co-pays for procedures at hospital outpatient facilities would remain the same at \$250 this fiscal year.

Provider Tiering: Continuing to migrate from individual to group-based tiering for all specialists, aligning with existing group-based tiering by some GIC carriers.

New Vendor for Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP): Benefit Strategies will be the new vendor for the Health Care Spending Account (HCSA) and the Dependent Care Assistance Program (DCAP). New and existing participants must enroll or re-enroll with the new vendor, Benefit Strategies, no later than Wednesday, May 1, 2019.

UMMS Health Insurance Benefit



Summary - At UMass Medical School, our health plans offered through the GIC provide comprehensive coverage and the flexibility to help you make the right choice for you and your family. Choices include Indemnity Plans, HMOs (Health Maintenance Organization), PPOs (Preferred Provider Organization) an EPO (Exclusive Provider Organization) and POS (Point of Service) plans.



Access Plan Information

To learn more about your health plan choices:

- Click the [2019-2020 UMMS Benefits At-a-Glance e-Brochure](#) or the [2019-2020 GIC Benefits Decision Guide](#) for details on the health plan options.



Access Health Plan Forms To Enroll/To Make Changes/To Cancel

1) New Enrollees

For new enrollees to enroll in a GIC health plan, access the following forms and complete:

- Click the [GIC Enrollment/Change Form \(Form 1\)](#)
- Click the [GIC Life Insurance Beneficiary Form \(Form 319\)](#) (1-3 beneficiaries) OR the [GIC Life Insurance Beneficiary Form \(Form G-500\)](#) (4 or more beneficiaries or special designations), if applicable.
- Click the [Dependent Age 19 to 26 Enrollment/Change Form](#) (if you have a dependent age 19 to 26).

2) Existing Plan Participants

- a) Changing GIC Plans;
- b) Changing Family Status;

- *Note: If removing dependents from your health plan, you must provide proof of other coverage.*
- *If dependents are being added to the health plan, you need a marriage certificate and/or birth certificates.*

- c) Other Status Changes (remarriage, moving out of plan's service area); or
- d) Canceling Coverage

- Click the [GIC Enrollment/Change Form \(Form 1\)](#)

UMMS Health Insurance Buy-Out Benefit



Summary - At UMass Medical School, our health insurance buy-out option is offered through the GIC. If you have access to non-state health insurance, for example, through a spouse, it may pay to participate in the Buy-Out Program.



Access Plan Information

To learn more about your health buy-out option:

- Click the [2019-2020 GIC Benefits Decision Guide](#) and go to page 11 for details on the buy-out option.



Access Health Insurance Buy-Out Forms To Enroll

1) Existing Plan Participants

For existing employees to elect to participate in the buy-out program:

- Click the [Health Insurance Buy-Out Form](#) to participate in the buy-out program.

UMMS Dental Insurance Benefit



Summary - At UMass Medical School, we offer two dental plans through Cigna Dental - the Basic Plan and the Plus Plan. You may elect dental coverage in one of two dental plans. UMMS pays the entire cost of the Basic Plan for individual or family coverage. If you enroll in the Plus Plan, both you and UMMS share in the cost. Cigna is making significant enhancements to our networks and customer tools that can help make it easier for employees to use and understand.



Access Plan Information

To learn more about your two dental plan choices:

- Click the [2019-2020 UMMS Benefits At-a-Glance e-Brochure](#) for a summary of the dental plan options.
- Click the [Cigna Dental Basic Plan Summary](#) or the [Cigna Dental Plus Plan Summary](#) for details on the dental plan options.
- Call the Cigna Dental Enrollment Hotline at 1-800-564-7642 to get additional information.



Access Dental Plan Forms To Enroll/To Make Changes/To Cancel:

1) New Enrollees

For new enrollees to enroll in a Cigna dental plan:

- Click the [Cigna Dental Enrollment and Change Form](#)

2) Existing Plan Participants

a) Making Changes

For employees already in a Cigna dental plan who wish to switch to another Cigna plan, add dependents, change coverage level and make other changes:

- Click the [Cigna Dental Enrollment and Change Form](#)

For all forms, use Internet Explorer browser .

Note: If you change dental plans effective 7/1/19 the annual plan maximum* is calendar year and will carry over to the new plan. For example, if you switch from the Plus Plan where your Annual Plan Maximum has reached \$1500, to the Basic Plan, you will not be covered by the Basic Plan for any additional dental costs for the remainder of the calendar year. You will pay 100% of costs for dental services in the Basic Plan.

*Annual Plan Maximum - After you reach a specific maximum dollar amount, you begin to pay 100% for any additional dental costs beyond that maximum dollar amount. The insurance company pays \$0 costs beyond the plan maximum till the new calendar year.

b) Canceling Coverage

For employees in a Cigna dental plan that wish to cancel their Cigna dental coverage:

- Click the [Cigna Dental Enrollment and Change Form](#)

UMMS Vision Insurance Benefit



Summary - At UMass Medical School, we offer an affordable vision plan through Guardian Vision, which uses the VSP network. The vision plan will help keep you and your eyes healthy. Plus, you'll get a great value on your eye care and eyewear. Employees can now choose their provider from 58,000 access points.



Access Plan Information

To learn more about your vision plan choice:

- Click the [2019-2020 UMMS Benefits At-a-Glance e-Brochure](#) for a summary of the vision plan.
- Click the [Guardian Summary](#) for more details on the vision plan option.
- To learn more about the plans Guardian is offering, click [here](#) or call 1-888-600-1600.



Access Vision Plan Form To Enroll/To Make Changes/To Cancel

1) New Enrollees

For new enrollees to enroll in the Guardian vision plan:

- Click the

[Vision Enrollment Form](#)

2) Existing Plan Participants

- a) Making Changes (i.e. add dependents, change coverage level);
- b) Canceling Coverage

- Click the [Vision Enrollment Form](#).

Use Internet Explorer browser for all forms.

UMMS Short-Term Disability



Summary - At UMass Medical School, we offer an optional Short-Term Disability program through Guardian which is available to non-unit (non-union) employees only. The employee pays the entire cost of the plan.

Note: This is a special Open Enrollment period (April 3 - May 1, 2019) for the short-term disability plan. You may enroll in short-term disability without evidence of medical insurability provided that you have not been

previously declined by Guardian.



Access Plan Information

To learn more about the Short-Term Disability Program:

- Click the [Short-Term Disability At-a-Glance Brochure](#) for details on the program.



To Enroll/Re-Enroll/To Make Changes:

New Enrollees and/or Existing Plan Participants

For new enrollees to enroll or existing employees to add dependents or cancel coverage in the Short-Term Disability Program:

- Click the [Short-Term Disability \(STD\) Enrollment Form](#) and follow the instructions .

Use Internet Explorer browser for all forms.

UMMS Long-Term Disability



Summary - Employees may choose to participate in a Long-Term Disability program offered by Unum. The plan will pay 55% of your gross monthly salary up to a maximum of \$10,000 per month. This is an employee-paid plan based on age and salary.

Note: This is a special Open Enrollment period for the Long-Term Disability (LTD) Plan (April 3 - June 14, 2019). No medical questions will be asked during this

enrollment unless you have been previously declined for LTD coverage offered through the GIC.



Access Plan Information

To learn more about the Long-Term Disability Program:

- Click the [2019-2020 Benefits Decision Guide](#) for details on the program.



To Enroll:

New Enrollees

For new enrollees to enroll in the Long-Term Disability Program:

- Click the [Long-Term Disability Open Enrollment Form](#) and complete by **Friday, June 14, 2019**. *Note: You must use this form to be enrolled during this special enrollment. If the GIC Enrollment/Change Form (Form 1) is used, you will be subject to evidence of insurability.*

Use Internet Explorer browser for all forms.

UMMS Health Care Spending Account



Summary - At UMass Medical School, we offer GIC's Health Care Spending Account (HCSA) Program that allows you to pay eligible health care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute.

Benefit Strategies will be the new vendor for the Health Care Spending Account effective July 1, 2019. New and existing participants must enroll online with the new vendor, Benefit Strategies, no later than Wednesday, May 1, 2019. You may defer a

full-year election of \$250 - \$2,700 (monthly fee is \$2.00) on a pre-tax basis to use for co-pays,

deductibles, and non-covered expenses. Re-enrollment is required for the HCSA Program during the Spring Open Enrollment period to participate in the full-year HCSA program.

To assist employees with enrollment, Benefit Strategies will be hosting FSA 101 Webinars on the following dates. Visit Benstrat.com/gic-fsa to register.

Tuesday, 4/2/19 @ 10:20 am
Tuesday, 4/9/19 @ 7:20 pm
Saturday, 4/20/19 @ 1:20 pm
Wednesday, 4/24/19 @ 7:20 pm



Access Plan Information

To learn more about the Health Care Spending Account:

- Click the [2019-2020 GIC Benefits Decision Guide](#) and go to page 8 for details on the Health Care Spending Account, or
- Click the [FY2020 FSA Handbook](#).



To Enroll/Re-Enroll in Health Care Spending Account Online (New & Current Enrollees):

1) New Enrollees

For New Enrollees to enroll in the GIC's FY2020 FSA Program :

- Complete the FSA enrollment e-form at www.benstrat.com/gic-2

2) Current Enrollees

For Current Enrollees in the FY2019 FSA Program Administered by ASIFlex:

- Download and follow the [FY2020 Open Enrollment Instructions](#)

Important Notes:

ASIFlex is the FY2019 contact until June 30, 2019:

- ASIFlex HCSA debit cards will be shut off on June 17, 2019
- FY2019 HCSA/DCAP claims will not be processed Jun 17-30, 2019

Benefit Strategies will administer FY2019 & FY2020 Plans Starting July 1, 2019:

- Benefit Strategies accepts and begins processing FY2019 and FY2020 HCSA & DCAP services/purchases that haven't been submitted for reimbursement
- New Benefit Strategies debit card will have FY2019 & FY2020 funds
- Members can view their account information using Benefit Strategies mobile app and member portal

UMMS Dependent Care Assistance Program



Summary - At UMass Medical School, we offer GIC's Dependent Care Assistance Program (DCAP) that allows you to pay eligible dependent care expenses with pre-tax dollars. An "eligible dependent" must be under age 13. Your taxable income is reduced by the amount you contribute.

Benefit Strategies will be the new vendor for the Dependent Care Assistance Program effective July 1, 2019. New and existing participants must enroll or re-enroll online with Benefit Strategies no later

than Wednesday, May 1, 2019. You may defer a full-year election up to \$5,000 (monthly fee is \$2.00) on a pre-tax basis to use for child and elder care costs, after school programs, and daycare. Re-enrollment is required for the DCAP during the Spring Open Enrollment period to participate in the full-year DCAP.

To assist employees with enrollment, Benefit Strategies will be hosting FSA 101 Webinars on the following dates. Visit Benstrat.com/gic-fsa to register.

Tuesday, 4/2/19 @ 10:20 am
Tuesday, 4/9/19 @ 7:20 pm
Saturday, 4/20/19 @ 1:20 pm



Access Plan Information

To learn more about your Dependent Care Assistance Program:

- Click the [2019-2020 GIC Benefits Decision Guide](#) and go to page 8 for details on the Dependent Care Assistance Program, or
- Click the [FY2020 FSA Handbook](#).



To Enroll/Re-enroll in the Dependent Care Assistance Program Online (New & Current Enrollees):

1) New Enrollees

For New Enrollees to enroll in the GIC's FY2020 FSA Program :

- Complete the FSA enrollment e-form at www.benstrat.com/gic-2

2) Current Enrollees

For Current Enrollees in the FY2019 FSA Program Administered by ASIFlex:

- Download and follow the [FY2020 Open Enrollment Instructions](#)

Important Notes:

ASIFlex is the FY2019 contact until June 30, 2019:

- ASIFlex HCSA debit cards will be shut off on June 17, 2019
- FY2019 HCSA/DCAP claims will not be processed Jun 17-30, 2019

Benefit Strategies will administer FY2019 & FY2020 Plans Starting July 1, 2019:

- Benefit Strategies accepts and begins processing FY2019 and FY2020 HCSA & DCAP services/purchases that haven't been submitted for reimbursement
- New Benefit Strategies debit card will have FY2019 & FY2020 funds
- Members can view their account information using Benefit Strategies mobile app and member portal

UMMS Child Care Assistance



Summary - At UMass Medical School, we offer Child Care Assistance to help make child care for children in pre-kindergarten or younger affordable for working parents. Eligibility and amount is determined, in part, by your adjusted gross family income. It is available for non-unit employees who are benefit eligible.

The Child Care Assistance Program pays for a portion of child care expenses at licensed day care centers and in licensed family child care homes. The amount of assistance that the program provides is determined by your adjusted gross family income. Crosby Benefit Systems, Inc. will determine the amount you receive annually on a monthly basis.

You may choose any eligible licensed child care provider. Both you and the provider must qualify for the program and agree to its conditions before enrolling. You must also complete and sign enrollment forms before you can participate in the program. The eligibility requirements are included in the handbook (see link below). The required enrollment forms (or application) can also be accessed via a link below. **Please Note: Applications are accepted only during the April 3 through May 1, 2019 Open Enrollment period. Applications must be mailed; faxed or scanned applications will not be accepted.**



Access Plan Information

To learn more about the Child Care Assistance Program:

- Click the [UMMS Child Care Assistance Program Handbook and Application Packet](#) for details on the program.



**Access Child Care Assistance Forms To Enroll/Re-Enroll/To Make Changes
New Enrollees**

For new enrollees to enroll in the Child Care Assistance Program:

- Click the [UMMS Child Care Assistance Program Handbook & Application Packet](#) to access the required forms needed to complete enrollment.

For more information on the Child Care Assistance Program, contact the UMMS Benefits Dept. at Benefits.UMMS@umassmed.edu or call (508) 856-5260, option 1.

Use Internet Explorer browser for all forms.



UMass Medical School
Department of Human Resources
HR Phone: 508-856-5260
HR Website: umassmed.edu/hr
HR Communications Email: hr.communications@umassmed.edu

