

2015 Fall Open Enrollment

E-Benefits At-A-Glance Guide

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

2015 Fall Benefits Open Enrollment
UMMS Health Insurance Buy-Out Benefit
UMMS Child Care Assistance Benefit
UMMS Health Care Spending Account
UMMS Dependent Care Assistance Program
UMMS MetLaw Benefit

Quick Links

[Contact Benefits - HR Service Center](#)
[2015 2016 GIC Benefits Decision Guide](#)
[HR Benefits Website to Access Open Enrollment Forms](#)

2015 Fall Benefits Open Enrollment



This October issue of the HR Capsule is dedicated to the 2015 Fall Benefits Open Enrollment. This HR Capsule outlines each benefit with the following information:

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

2015 Fall Open Enrollment is October 5 - November 6, 2015 for changes effective January 1, 2016 Open Enrollment includes:

- Health Insurance Buy-Out Option
- Child Care Assistance Program
- Flexible Spending Accounts (Health Care Spending Account & Dependent Care Assistance Program) - **Exception open enrollment begin date** of October 13, 2015 and end date of December 4, 2015 for an effective date of January 1, 2016 through June 30, 2016
- MetLaw/Hyatt Legal Plan - **Exception open enrollment begin date** of October 26, 2015 an end date of November 27, 2015 for an effective date of January 1, 2016.

Re-enrollment is required for the Child Care Assistance Program and the Flexible Spending Accounts. **Please note, the 2015 Fall Open Enrollment does not include health or dental insurance.**

Please review each of the benefit sections below to get the most out of open enrollment. For a complete summary of all UMMS benefits, click on designated [2015 2016 GIC Benefits Decision Guide](#).

Form Instructions

- **GIC Forms** (Flexible Spending Accounts, Health

Insurance Buy-Out Forms) - All GIC plan forms **require an original ink signature**. When forms are complete, please fax or mail to UMMS Benefits Department. Click the Benefits Department [contacts link](#) for contact details. Also, please read forms carefully and submit all other requested documents, such as an enrollment confirmation form, and send to the UMMS Benefits department.

- **All Other Forms** (Child Care Assistance, and MetLaw/Hyatt Legal Plan) - All other forms include instructions within the form for how to complete.

UMMS Health Insurance Buy-Out Benefit



Summary - At UMass Medical School, our health insurance buy-out option is offered through the GIC. The buy-out option allows UMass Medical School employees who are covered by the GIC to "opt out", enroll in another group health plan other than the state or through a spouse's health plan, and receive reimbursement from the GIC.



Access Plan Information

To learn more about your health buy-out option:

- Click on [2015 2016 GIC Benefits Decision Guide](#) and go to page 22 for details of the buy-out option



Access Health Insurance Buy-Out Forms To Enroll Existing Plan Participants

For existing employees to elect to participate in the Buy-Out Program:

- Click [on the GIC Buyout Election Form](#)

UMMS Child Care Assistance Benefit



Summary - At UMass Medical School, our 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 provided is determined by your adjusted gross family income. There is not an automatic re-enrollment in the Child Care Assistance program. You need to complete an application each year even if you had been enrolled during the previous year.



Access Plan Information

To learn more about your child care assistance option:

- Access the [HR Website and click on the Child Care Assistance Program Handbook and Enrollment Forms](#)



Access Child Care Assistance Forms To Enroll and/or Re-Enroll New Enrollees

New Enrollees

For new employees to elect to participate in the Child Care Assistance program:

- Access the [HR Website and click on the Child Care Assistance Program Handbook and Enrollment Forms](#)

Existing Plan Participants

To Re-Enroll

For existing employees to elect to participate in the Child Care Assistance program:

- Access the [HR Website and click on the Care Assistance Program Handbook and Enrollment 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. GIC has contracted with ASIFlex to administer the Health Care Spending Account. **The HCSA program is transitioning from a calendar year program to a fiscal year program so that it aligns with other GIC benefits. For this fall's October 13 - December 4, 2015 open enrollment only, enroll for half-year benefits for January 1 - June 30. 2016. New participants and existing participants must enroll online no later than Friday, December 4, 2015.** You may defer a half-year election of \$250 - \$1,275 (monthly fee is \$2.50) 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 Fall Open Enrollment period to participate in the half-year HCSA program.



Access Plan Information

To learn more about your Health Care Spending Account:

- Click on [2015 2016 GIC Benefits Decision Guide](#) and go to page 23 for details of the Health Care Spending Account



Access Health Care Spending Form To Enroll/Re-Enroll/To Make Changes

New Enrollees

For new enrollees to enroll in the Health Care Spending Account:

- Click on the [2016 FSA Online Enrollment Instructions for New Enrollees](#) in the "Quick Links" column of the Flexible Spending Accounts web page for enrolling online if you are a **new enrollee** to the plan and with ASIFlex. **UMMS is participating in a GIC pilot program to have all employees (new or existing) enroll online only.**

- New debit cards for the Health Care Spending Account will be mailed out to employees in a plain, white envelope. Please be sure to look for this in your mail toward the end of December.

Existing Plan Participants (see "Important Transition Information" article below)

To Re-Enroll/To Make Changes

- You will receive an email from ASIFlex to re-enroll online on the [ASIFlex website](#). You may click on the [2016 FSA Online Re-enrollment Instructions for Existing Enrollees](#) in the "Quick Links" column of the Flexible Spending Accounts web page for enrolling online if you are an **existing enrollee** to the plan and with ASIFlex (after re-enrolling online, please submit your enrollment confirmation form to UMMS Benefits Department at Benefits.UMMS@umassmed.edu or fax to 508-856-4049).

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. GIC has contracted with ASIFlex to administer the DCAP. **The DCAP program is transitioning from a calendar year program to a fiscal year program so that it aligns with other GIC benefits. For this fall's October 13 - December 4, 2015 open enrollment only, enroll for half-year benefits for January 1 - June 30, 2016. New participants and existing participants must enroll online no later than Friday, December 4, 2015.** You may defer a half-year election up to \$2,500 (monthly fee is \$2.50) 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 Fall Open Enrollment period to participate in the half-year DCAP.



Access Plan Information

To learn more about your Dependent Care Assistance Program:

- Click on [2015 2016 GIC Benefits Decision Guide](#) and go to page 23 for details of the Dependent Care Assistance Program



Access Dependent Care Assistance Form To Enroll/Re-Enroll/To Make Changes New Enrollees

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

- Click on the [2016 FSA Online Enrollment Instructions for New Enrollees](#) in the "Quick Links" column of the Flexible Spending Accounts web page for enrolling online if you are a **new enrollee** to the plan and with ASIFlex. **UMMS is participating in a GIC pilot program to have all employees (new or existing) enroll online only.**

Existing Plan Participants (see "Important Transition Information" article below)

To Re-Enroll/To Make Changes

- You will receive an email from ASIFlex to re-enroll online on the [ASIFlex website](#). You may click on the [2016 FSA Online Re-enrollment Instructions for Existing Enrollees](#) in the "Quick Links" column of the Flexible Spending Accounts web page for enrolling online if you are an **existing enrollee** to the plan and with ASIFlex (after re-enrolling online, please submit your enrollment confirmation form to UMMS Benefits Department at Benefits.UMMS@umassmed.edu or fax to 508-856-4049).

Important Transition Information - Flexible Spending Account Participants



If you are a current Flexible Spending Account (FSA) Plan participant, enrolled **in the Health Care Spending Account (HCSA) and/or Dependent Care Assistance Program (DCAP)**, below is important information for you to know: For additional information and assistance, contact [ASIFlex](#) at 1-800-659-3035.

- **2 ½ Month Grace Period for Short Plan Year:** It's important to consider your election carefully. **Because of the tax benefits of FSAs, the IRS imposes a strict "use-it-or lose-it" rule, which means money left in a pre-tax account at plan year end is forfeited.** However, you're given additional time with the 2 ½ month grace period to use your benefits.
- For the short plan year, you have **until September 15, 2016 to incur claims and until October 15, 2016 to submit claims.**
- **Don't Miss Out On Saving Money: Enroll No Later Than Friday, December 4.** Enroll no later than December 4 to save on federal and state taxes in the first half of 2016. Participants must re-enroll each open enrollment period by re-enrolling online and giving the enrollment confirmation page to your payroll coordinator. New participants must enroll online too.
- **UMMS is participating in a GIC Pilot Program:** All employees enrolling in the FSA Plan (new and existing enrollees) **must enroll online** as part of this pilot.

UMMS MetLaw Benefit



Summary - At UMass Medical School, we offer the MetLaw program. MetLaw is a voluntary benefit that provides employees with access to a network of attorneys. It is made available by Hyatt Legal Plans, a MetLife company.



Access Plan Information

To learn more about your MetLaw program:

- Visit www.metlife.com/mybenefits for details of the MetLaw program



Access MetLaw Form To Enroll/To Cancel

1) New Enrollees

For new enrollees to enroll in the MetLaw program (exception: open enrollment is October 26, 2015 through November 27, 2015):

- call 1-855-564-6638
- or, visit www.metlife.com/mybenefits

2) Existing Plan Participants

a) Canceling Coverage

For employees already in the MetLaw program that wish to cancel:
- call 1-855-564-6638 - or, visit www.metlife.com/mybenefits



UMass Medical School
Department of Human Resources
HR Phone: 508-856-5260
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