



University of
Massachusetts
UMASS Medical School

2014 Fall Open Enrollment E-Benefits At-A-Glance Guide

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2014 Fall Benefits Open Enrollment



This October issue of the HR Capsule is dedicated to the 2014 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

2014 Fall Open Enrollment is October 6 - November 7, 2014 for changes effective January 1, 2015 Open Enrollment includes:

- UMASS Sick Leave Bank (for non-unit, SHARE and NAGE employees)
- Health Insurance Buy-Out Option
- Child Care Assistance Program
- Flexible Spending Accounts (Health Care Spending Account & Dependent Care Assistance Program) - **Exception begin date** of October 14, 2014 and end date of December 5, 2014 for an effective date of January 1, 2015
- MetLaw/Hyatt Legal Plan - **Exception begin date** of October 27, 2014 and end date of November 21, 2014 for an effective date of January 1, 2015

Re-enrollment is required for the Child Care Assistance Program and the Flexible Spending Accounts. Please note, the 2014 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 [UMMS Benefits Summary document](#)

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

UMMS Sick Leave Bank Benefit



Summary - At UMass Medical School, we offer the Sick Leave Bank program for non-unit, SHARE, and NAGE employees. UMMS does not provide a short term disability plan. However, UMMS offers the Sick Leave Bank program, you may enroll by donating some of your own sick time to the bank.



Access Plan Information

To learn more about your Sick Leave program:

- Click on the [Sick Leave Bank Information Sheet](#) for a summary of the Sick Leave Bank program
- Click on the [Sick Leave Bank Policy](#) for details of the Sick Leave Bank program



Access Sick Leave Bank Form To Enroll

New Enrollees

For new enrollees to enroll in the Sick Leave Bank program:

- Click on the [HR Benefits Website and then access the UMMS Sick Leave Bank Enrollment Form](#)

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 [2014 2015 GIC Benefits Decision Guide](#) and **go to page 26** 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 [HR Website and 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

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 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 a new vendor to administer the Health Care Spending Account, ASIFlex, based in Columbia, Missouri.** You may defer \$250 (**new lower minimum**) - \$2,500 per year (monthly fee decreased to \$2.50) on a pre-tax basis to use for co-pays, deductibles, and non-covered expenses. Re-enrollment is required for the Health Care Spending Account Program.



Access Plan Information

To learn more about your Health Care Spending Account:

- Click on [2014 2015 GIC Benefits Decision Guide](#) and go to **page 27** 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 [HR Website to access the Flexible Spending Account Enrollment Form](#) and complete the paper form (if enrolling for the first time, please submit your enrollment confirmation form to UMMS Benefits Department at Benefits.UMMS@umassmed.edu or fax to 508-856-4049).
- 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](#). (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 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 a new vendor to administer the Dependent Care Assistance Program, ASIFlex, based in Columbia, Missouri.** You may defer up to \$5000 per year on a pre-tax basis to use for child and elder care costs, after school programs, and daycare. Re-enrollment is required for the Dependent Care Assistance Program.



Access Plan Information

To learn more about your Dependent Care Assistance Program:

- Click on [2014 2015 GIC Benefits Decision Guide](#) and go to **page 27** 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 [HR Website to access the Flexible Spending Account Enrollment Form](#) and complete the paper form (if enrolling for the first time, please submit your enrollment confirmation form to UMMS Benefits Department at Benefits.UMMS@umassmed.edu or fax to 508-856-4049).

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](#). (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:

- 2014 FSA benefits will continue to be administered by Benefit Strategies through Monday, December 22, 2014. Contact Benefit Strategies through December 22nd at 1-877-353-9442 if you have questions about 2014 claims.
- Your Benefit Strategies debit card can be used for any eligible HCSA expenses through Monday, December 22, 2014, if you have a sufficient account balance to cover the

expense.

- The deadline for 2014 paper claims through Benefit Strategies is Friday, December 19, 2014.
- **There will not be any 2014 claims processed through the end of the year after these two cutoff dates (December 22nd for the debit card and December 19th for paper claims).**
- Beginning January 1, 2015, if you have a remaining balance in your 2014 FSA account, submit claims to ASIFlex using the [ASIFlex Claim Form](#). You can use your new ASIFlex debit card for eligible HCSA expenses beginning January 1, 2015, and any 2014 balances remaining will be used first before your 2015 election balance.
- **If you participate in the Comptroller's pretax transportation plan, continue to use Benefit Strategies' Visa debit card ("Benefits Card" and the Benefit Strategies logo are on the card).**

For additional information and assistance, contact [ASIFlex](#) at 1-800-659-3035.

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 extended to November 21st):

- 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



Building a High Performing, Engaged and Inclusive Work Environment

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



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