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

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2014 Benefits Open Enrollment

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

2014 Open Enrollment is April 9 - May 7, 2014 for changes effective July 1, 2014. Open Enrollment includes:

• Health Insurance
• Health Insurance Buy-Out Option
• Dental Insurance
• Vision Insurance
• UMASS Sick Leave Bank (for non-unit, SHARE and NAGE employees)
• Optional Life Insurance - Enrollment ends June 13, 2014 for an effective date of October 1, 2014

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 (Health Plan and Optional Life Insurance 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 a proof of address change or a birth certificate, and send to the UMMS Benefits department.
All Other Forms (Dental, Vision, Sick Leave Bank) - 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.

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, PPOs (Preferred Provider Organization), HMOs (Health Maintenance Organization) and an EPO (Exclusive Provider Organization).

Access Plan Information

To learn more about your health plan choices:
- Click on UMMS Benefits At A Glance 2014 2015 for summary of health plan options
- Click on 2014 2015 GIC Benefits Decision Guide for details of 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 GIC's Health Plan Enrollment and Change Form (Form 1)
- Click Insurance Data Form (IDF Form)
- Click GIC's Life Insurance Beneficiary Form (Form 319) (1-3 beneficiaries) OR Nomination of Beneficiary Form (Form G-500) (4 or more beneficiaries or special designations)
- Click Dependent Age 19 or Over Application for Coverage (if you have a dependent age 19 or over)

2) Existing Plan Participants
a) Changing Plans
For employees already in a GIC plan that wish to change plans:
- Click Health Plan Enrollment and Change Form (Form 1)

b) Changing Family Status
For employees already in a GIC plan that wish to change family status:
1) Family to Individual Health Coverage
- Click Health Plan Enrollment and Change Form (Form 1)
- Click Insurance Data Form (IDF Form) (to remove dependents)

Note: If removing dependents from your health plan, you must provide proof of other coverage.
2) Individual to Family Health Coverage
- Click GIC's [Health Plan Enrollment and Change Form (Form 1)]
- Click [Insurance Data Form (IDF Form)]
  Note: 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)
For employees already in a GIC plan that wish to make other status changes:
- Click Health Plan Enrollment and Change Form (Form 1)
- Click on the Insurance Data Form (IDF Form) (for any new enrollee and/or changes in spouse/dependents)

d) Canceling Coverage
For employees in a GIC plan that wish to cancel their GIC health coverage:
- Click GIC's [Health Plan Enrollment and Change Form (Form 1)]

UMMS Health Insurance Buy-Out Benefit

[Image]

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 on [2014 2015 GIC Benefits Decision Guide] for details of 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 Health Insurance Buy-Out Form

UMMS Dental Insurance Benefit

[Image]

Summary - At UMass Medical School, we offer two dental plans through Cigna Dental called 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.
Access Plan Information
To learn more about your two dental plan choices:

- Click on [UMMS Benefits At A Glance 2014 2015](#) for summary of dental plan options
- Click on [Cigna Dental Basic Plan Summary](#) or [Cigna Dental Plus Plan Summary](#) for details of dental plan options
- Call 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 [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 [Cigna Dental Enrollment and Change Form](#)

Note: If you change dental plans effective 7/1/14 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 [Cigna Dental Enrollment and Change Form](#)

UMMS Vision Insurance Benefit

Summary - At UMass Medical School, we offer an affordable vision plan through VSP. The vision plan will help keep you and your eyes healthy. Plus, you'll get a great value on your eye care and eyewear.

Access Plan Information
To learn more about your vision plan choice:
- Click on [UMMS Benefits At A Glance 2014 2015](#) for summary of the vision plan

- Click on [VSP Summary](#) for more details of vision plan option

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

1) New Enrollees
For new enrollees to enroll in the VSP vision plan:
- Click [Vision Enrollment Form](#)
2) Existing Plan Participants
   a) Making Changes
   For employees already in the VSP vision plan that wish to add dependents, change coverage level and make other changes:
   - Click Vision Enrollment Form

   b) Canceling Coverage
   For employees in a VSP vision plan that wish to cancel their VSP vision coverage:
   - Click Vision Waiver Form

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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**
1) New Enrollees
For new enrollees to enroll in the Sick Leave Bank program:
- Click on the Sick Leave Bank Enrollment Form

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UMMS Optional Life Insurance Benefit - Special Open Enrollment

**Summary** - At UMass Medical School, we offer GIC's optional life insurance option with Hartford Life and Accident Company as the carrier. During this special open enrollment you can:
- enroll for one, two or three times salary; or
- increase your coverage by an additional one, two, or three times salary if already enrolled in coverage (up to a maximum of 8x salary)
- Evidence of medical insurability will not be required for the first three increases in salary

**Access Plan Information**
To learn more about your Optional Life Insurance option:
- Click on the 2014 2015 GIC Benefits Decision Guide for details of the Optional Life Insurance option
1) New Enrollees
For new enrollees to enroll in the Optional Life Insurance option:
- Click on the Optional Life Insurance Special Enrollment Form