



University of
Massachusetts
UMASS Medical School

2017 Open Enrollment E-Benefits At-A-Glance Guide

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2017 UMMS Benefits Open Enrollment



This March/April issue of the HR Capsule is dedicated to 2017 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

2017 Benefits Open Enrollment is April 5 - May 3, 2017 for changes effective July 1, 2017. 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
- UMass Sick Leave Bank (for non-unit, SHARE and NAGE employees)
- UMMS Health Care Spending Account (HCSA)
- UMMS Dependent Care Assistance Program (DCAP)
- UMMS Child Care Assistance

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 [2017-2018 UMMS Benefits At-a-Glance e-Flipbook](#) (Please note, when you access the **e-flipbook**, it may indicate that you need to download or upgrade your Adobe Flash Player software to access. It is free software, which will provide you with simple instructions. If you need further help with downloading Adobe, [please click here for additional instructions](#)).

[Cigna Dental Enrollment and Change Form](#)
[Vision Enrollment Form](#)
[Sick Leave Bank Enrollment Form](#)
[FY18 FSA Handbook](#)
[2017 FSA Online Enrollment Instructions](#)
[Child Care Assistance Program Handbook & Forms](#)
[Adobe Flash Player Software Instructions to Download or Upgrade for E-flipbooks](#)

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

Form Instructions

- GIC Forms** (Health Plan Insurance Forms) - All GIC plan forms **require an original ink signature**. When forms are complete, please fax, scan or mail 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, 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. *(Please use Internet Explorer browser.)*

Faculty and Executive Benefits Website Launch for 2017 NEW



Human Resources is delighted to announce it will launch its new **"Faculty and Executive Benefits Website" for 2017 this week**. The new website features information about the employee benefits exclusively for faculty and executives.

The website's clean design, robust information and easily accessible web based content provides faculty and executives a better understanding of their UMMS employee benefits platform.

Launch communications coming this week!

Important Health Plan Benefit Changes for 2017



Below is a summary of the health plan benefit changes effective July 1, 2017:

New Prescription Drug Deductible: There will be a new separate prescription drug deductible of \$100 Individual/\$200 Family for all health plans except Fallon Health Direct and Select plans.

Fiscal Year Medical Deductible: The fiscal year deductible will increase to \$500 Individual/\$1000 Family (regardless of size). *Note: For Fallon Health Direct and Select plans, the deductible will increase to \$550 Individual/\$1,100 Family).*

Health Plans Closed to New Members: *Fallon Health Select, Harvard Pilgrim Independence Plan, and Tufts Health Plan Navigator* will no longer be accepting new members, but existing members can continue their health coverage.

Prescription Drug Formulary Changes: *Harvard Pilgrim Independence and Primary Choice Plans* will change to a closed formulary which is similar to the other plans. Certain prescription drugs will be excluded from coverage, but will have alternatives available that are more cost effective.

Physician Office Visit/Hospital Tiering Changes: *Harvard Pilgrim Primary Choice, Harvard Pilgrim Independence Plan, Tufts Health Plan Navigator and Tufts Spirit* plans' physician office visit and hospital tiering will change to one based on provider group value instead of individual performance. *Note: This could affect your co-pays. Contact the plan to see each of your provider's tiers for the office location you visit and which tier your hospital is in.*

Primary Care Provider (PCP) Tiering Changes: *Harvard Pilgrim Independence Plan and Tufts Health Plan Navigator* will implement Primary Care Provider (PCP) tiering based on provider group value: \$10 tier 1/ \$20 Tier 2/ \$40 Tier 3.

Click [2017-2018 GIC Benefit Decision Guide](#) for details on these changes.



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) and an EPO (Exclusive Provider Organization).



Access Plan Information

To learn more about your health plan choices:

- Click [2017-2018 UMMS Benefits At-a-Glance e-Flipbook](#) or [2017-2018 UMMS Benefits At-a-Glance Brochure](#) for a summary of health plan options. (Please note, when you access the **e-flipbook** it may indicate that you need to download or upgrade your Adobe Flash Player software to access. It will provide you with simple instructions. If you need further help with downloading Adobe, [please click here for additional instructions](#). It is free software.)
- Click [2017-2018 GIC Benefit 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 [GIC Enrollment/Change Form \(Form 1\)](#)
- The **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) is only available by requesting it via email at Benefits.UMMS@umassmed.edu or calling 508-856-5260, Option 1.
- Click [Dependent Age 19 to 26 Enrollment/Change Form](#) (if you have a dependent age 19 to 26).

2) Existing Plan Participants

a) Changing Plans

For employees already in a GIC plan that wish to change plans:

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

Note: If removing dependents from your health plan, you must provide proof of other coverage.

2) Individual to Family Health Coverage

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

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 [GIC Enrollment/Change Form \(Form 1\)](#)
(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 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 [2017-2018 GIC Benefit Decision Guide](#) and go to page 22 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 [2017-2018 UMMS Benefits At-a-Glance e-Flipbook](#) or [2017-2018 Benefits At-a-Glance Brochure pdf file](#) for a summary of the dental plan options. *(Please note, when you access the e-flipbook, it may indicate that you need to download or upgrade your Adobe Flash Player software to access. It will provide you with simple instructions and the software is free. If you need additional help downloading Adobe, [please click here](#)).*

- Click [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 [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 7/1/17 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 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 [2017-2018 UMMS Benefits At-a-Glance e-Flipbook](#) or [2017-2018 Benefits At-a-Glance Brochure](#) for a summary of the vision plan. *(Please note, when you access the e-flipbook, it may indicate that you need to download or upgrade your Adobe Flash Player software to access. It will provide you with simple instructions and the software is free. If you need further help with installing Adobe, [please click here for additional instructions](#)).*
- Click [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 [Vision Enrollment Form](#)

2) Existing Plan Participants

a) Making Changes

For employees already in the Guardian 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 Guardian vision plan that wish to cancel their VSP vision coverage:

- Click [Vision Enrollment Form](#) for more information about waiving the plan.

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 where 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 [here](#) for a summary of the Sick Leave Bank program.
- Click [Sick Leave Bank Policy](#) for more details on 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 [Sick Leave Bank Enrollment Form](#) to enroll in the Sick Leave Bank program.

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. For this Spring's April 5 - May 3, 2017 open enrollment, you may enroll for full-year benefits for July 1, 2017 - June 30, 2018. **New participants and existing participants must enroll online no later than Wednesday, May 3, 2017.** You may defer a full-year election of \$250 - \$2,600 (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 Spring Open Enrollment period to participate in the full-year HCSA program.



Access Plan Information

To learn more about your Health Care Spending Account:

- Click [2017-2018 GIC Benefit Decision Guide](#) and go to page 23 for details on the Health Care Spending Account.
- To learn more, click [FY18 FSA Handbook](#) (also located in the "Quick Links" column of the Flexible Spending Accounts web page on the Benefits website).



Access Health Care Spending Account Online Enrollment To Enroll/Re-Enroll/To Make Changes

New Enrollees

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

- Click [2017 FSA Online Enrollment Instructions for New and Existing Enrollees](#) for instructions to enroll online if you are a new enrollee to the plan with ASIFlex (Note: instructions also found in Quick Links on Flexible Spending web page).
- **All UMMS employees (new or existing) enroll online only.** After enrolling online, please submit your enrollment confirmation form to UMMS Benefits Dept. at Benefits.UMMS@umassmed.edu or fax to 508-856-4049.
- For new enrollees, 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 June.

Existing Plan Participants

To Re-Enroll/To Make Changes

- Click [2017 FSA Online Enrollment Instructions for New and Existing Enrollees](#) for the instructions to enroll online if you are an existing enrollee to the plan with ASIFlex (Note: instructions also found in Quick Links on Flexible Spending web page).
- **Existing enrollees must re-enroll** to continue contributing to the Health Care Spending Account.
- **All UMMS employees (new or existing) enroll online only.** After re-enrolling online, please submit your enrollment confirmation form to UMMS Benefits Dept. 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. **New participants and existing participants must enroll**

online no later than Wednesday, May 3, 2017. You may defer a full-year election up to \$5,000 (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 Spring Open Enrollment period to participate in the full-year DCAP.



Access Plan Information

To learn more about your Dependent Care Assistance Program:

- Click [2017-2018 GIC Benefit Decision Guide](#) and go to page 23 for details on the Dependent Care Assistance Program.
- To learn more, click [FY18 FSA Handbook](#) (also located in the "Quick Links" column of the Flexible Spending Accounts web page on the Benefits website).



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

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

- Click [2017 FSA Online Enrollment Instructions for New and Existing Enrollees](#) for enrolling online if you are a new enrollee to the plan with ASIFlex (Note: instructions also found on Quick Links in Flexible Spending web page)
- **All UMMS employees (new or existing) enroll online only and please submit your enrollment confirmation form to UMMS Benefits Dept. at Benefits.UMMS@umassmed.edu or fax to 508-856-4049).**

Existing Plan Participants

To Re-Enroll/To Make Changes

- You may click [2017 FSA Online Enrollment Instructions for New and Existing Enrollees](#) for the instructions to enroll online if you are an existing enrollee to the plan with ASIFlex
- **All UMMS employees (new or existing) enroll online only and please submit your enrollment confirmation form to UMMS Benefits Dept. at Benefits.UMMS@umassmed.edu or fax to 508-856-4049).**



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 5 through May 3, 2017 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

[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 [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.



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