



University of
Massachusetts
UMASS Medical School

2016 Open Enrollment E-Benefits At-A-Glance Guide

HR Capsule Special Edition March/April, 2016 - Vol 35, Issue 35

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2016 UMMS Benefits Open Enrollment



This March/April issue of the HR Capsule is dedicated to the 2016 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

2016 Open Enrollment is April 6 - May 4, 2016 for changes effective July 1, 2016. Open Enrollment includes:

- Health Insurance
- Health Insurance Buy-Out Option
- Dental Insurance
- Vision Insurance (**new provider is Guardian but still under the VSP Plan**)
- UMass Sick Leave Bank (for non-unit, SHARE and NAGE employees)
- UMMS Health Care Spending Account
- UMMS Dependent Care Assistance Program
- 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 on designated [UMMS Benefits Summary Guide 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. It will provide you with simple instructions. If you need further help with downloading Adobe, [please click here for additional instructions.](#))

Form

[Adobe Flash Player Software Instructions to Download or Upgrade for E-flipbooks](#)

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 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.)*

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, POSs (Point of Service), HMOs (Health Maintenance Organization) and an EPO (Exclusive Provider Organization). **Note: Harvard Pilgrim Independence Plan will no longer be accepting new members, but existing members can continue their health coverage.**



Access Plan Information

To learn more about your health plan choices:

- Click on [UMMS Benefits At A Glance e-Flipbook 2016 2017](#)

or the [UMMS Benefits At A Glance PDF file 2016 2017](#) 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 on [2016 2017 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 \(Form 1\)](#)
- 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 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 \(Form 1\)](#)

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 \(Form 1\)](#)

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 \(Form 1\)](#) (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



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 [2016 2017 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



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. 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 on [UMMS Benefits At A Glance e-Flipbook 2016 2017](#) or the [UMMS Benefits At A Glance 2016 2017 pdf file](#) for summary of 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. The software is free. If you need additional help downloading Adobe, please click here.)*
- 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 7/1/16 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 the Guardian Vision Plan, which is part of the VSP Plan. 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 on [UMMS Benefits At A Glance e-Flipbook 2016 2017](#) or the [UMMS Benefits At A Glance 2016 2017 pdf file](#) for 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. If you need further help with installing Adobe, [please click here for additional instructions](#). It is free software.*)
- Click on [Guardian Summary](#) for more details of vision plan option
- To learn more about the plans Guardian is offering, click [here](#) or call 1-800-600-1600



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 on the [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, 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 about 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](#)

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 transitioned from a calendar year program to a fiscal year program in the fall, so that it aligns with other GIC benefits. For this Spring's April 6 - May 4, 2016 open enrollment, enroll for full-year benefits for July 1, 2016 - June 30, 2017. New participants and existing participants must enroll online no later than Wednesday, May 4, 2016. You may defer a full-year election of \$250 - \$2,550 (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 on [2016 2017 GIC Benefits Decision Guide](#) and go to page 23 for details of the Health Care Spending Account
- To learn more, click on the [2016 2017 FSA Handbook](#) 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 and existing enrollees to enroll in the Health Care Spending Account:

- Click on the [2016 FSA Online Enrollment Instructions for New and Existing 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. 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 enrollees must** re-enroll to continue contributing to the Health Care Spending Account. Click [here](#) for re-enroll instructions.

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 transitioned from a calendar year

program to a fiscal year program in the fall, so that it aligns with other GIC benefits. New participants and existing participants must enroll online no later than Wednesday, May 4, 2016. 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 on [2016 2017 GIC Benefits Decision Guide](#) and go to page 23 for details of the Dependent Care Assistance Program



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 on the [2016 FSA Online Enrollment Instructions for New and Existing 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. All UMMS employees (new or existing) enroll online only.

Existing Plan Participants

To Re-Enroll/To Make Changes

- You may click [here](#) for instructions to enroll 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 Dept. at Benefits.UMMS@umassmed.edu or fax to 508-856-4049).

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. Both you and the provider must also complete and sign enrollment forms before you can participate in the program. The eligibility requirements are included in the handbook (click the link below) along with all the required enrollment forms.



Access Plan Information

To learn more about the Child Care Assistance Program:

- Click [here](#) for details of the UMMS Child Care Assistance Program



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

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

- Click on the [2016 Child Care Assistance Program Handbook and Enrollment Forms](#) in the "Quick Links" column of the [Benefits web page](#) for information about enrolling.

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

Human Resources - Helping  Make a Difference in Everything We Do

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