

# 2020 Open Enrollment E-Benefits At-A-Glance Guide

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## 2020 UMMS Benefits Open Enrollment



This April issue of the HR Capsule is dedicated to 2020 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

**2020 Benefits Open Enrollment is April 6 - June 1, 2020 for changes effective July 1, 2020.** 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
- Short-Term Disability
- UMMS Health Care Spending Account (HCSA)\*
- UMMS Dependent Care Assistance Program (DCAP)\*
- UMMS Child Care Assistance\*

*\*Note: These benefits require participants to re-enroll each open enrollment period.*

## Instructions



### Review Benefits Information

Please review each of the benefit sections below to get the most out of open enrollment. Each section provides a summary and links to plan information and forms.

For a complete summary of all UMMS benefits, click the [2020-2021 UMMS Benefits At-a-Glance e-Brochure](#).

You will also want to make sure you are familiar with the **Important Benefit Changes for 2020** in the next section.

### Submission of Benefit Forms

**GIC FORMS:** You may submit GIC forms by mail or online via *myGICLink*. Please see below for the GIC Form Submission Process.

#### GIC Form Submission Process

##### By Mail:

- Choose and access the GIC form by clicking the GIC form link from the applicable benefit section(s) below.
- Follow instructions for completion of forms.
- Save a completed copy on your computer.
- Print out a completed copy of the form(s) and sign the hard copy(ies) (*requires ink signature*).
- Mail and return completed documentation to: **Commonwealth of Massachusetts - Group Insurance Commission, PO Box 556, Randolph, MA 02368.**

##### Online:

- Go to [bit.ly/mygiclink](http://bit.ly/mygiclink).
- Enter your email address and DOB (*if myGICLink indicates they do not have your email address, please call the GIC at 617-727-2310, (TDD/TTY 711) to have the GIC update the email address*).
- Choose your GIC form(s).
- Select *Request*.
- Check your email for the requested form(s).
- Follow instructions for completion of the form(s).
- Select *Submit*.
- Watch your email for confirmation of receipt.

**NON - GIC FORMS:** (i.e. Dental, Vision, STD) - These 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 note: Use Internet Explorer browser only for these forms***).

**Note: All forms must be submitted to the Benefits Department by 5:00 p.m. on Monday, June 1, 2020.**



Below is a summary of benefit changes effective July 1, 2020:

**- For UniCare Basic, Choice and Plus Plans Only:** The GIC has eliminated or reduced some copays and deductibles for behavioral health benefits to put them more in line with the medical benefits under those plans. For details, see the UniCare Handbooks, available no later than July 1, 2020 at [mass.gov/gic](https://mass.gov/gic).

**- Flexible Spending Account Savings:** You can save up to 30% on eligible out-of-pocket health and dependent care costs by enrolling in a Flexible Spending Account (FSA). You must re-enroll in your health care or dependent care FSA every year.

**- Dependent Care Assistance Program Adjustments Based on COVID-19:** The UMMS Dependent Care Assistance Program (DCAP) permits adjustments to participant elections based on COVID-19 as a qualifying event. Due to the COVID-19 Pandemic, many employees may be experiencing changes in childcare needs. The HR Benefits Office wants to inform you that you may be eligible to adjust your DCAP election for FY2020. Please refer to the **COVID-19 and Dependent Care Assistance Program (DCAP) Permits Adjustments** section below for more information.

## 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, HMOs (Health Maintenance Organization), PPOs (Preferred Provider Organization) an EPO (Exclusive Provider Organization) and POS (Point of Service) plans.



### Access Plan Information

To learn more about your health plan choices:

- Click the [2020-2021 UMMS Benefits At-a-Glance e-Brochure](#) or the [2020-2021 GIC Benefits 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 the [GIC Enrollment/Change Form \(Form 1\)](#)
- Click the [GIC Life Insurance Beneficiary Form \(Form 319\)](#) (1-3 beneficiaries) OR the [GIC Life Insurance Beneficiary Form \(Form G-500\)](#) (4 or more beneficiaries or special designations), if applicable.
- Click the [Dependent Age 19 to 26 Enrollment/Change Form](#) (if you have a dependent age 19 to 26).

#### 2) Existing Plan Participants

##### a) Changing GIC Plans;

**b) Changing Family Status;**

- *Note: If removing dependents from your health plan, you must provide proof of other coverage.*
- *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); or**
- d) Canceling Coverage**

- Click the [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 the [2020-2021 GIC Benefits Decision Guide](#) and go to page 11 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 the [2020-2021 UMMS Benefits At-a-Glance e-Brochure](#) for a summary of the dental plan options.

- Click the [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 the [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 the [Cigna Dental Enrollment and Change Form](#)

**For all forms, use Internet Explorer browser .**

*Note: If you change dental plans effective 7/1/20 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 the [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 the [2020-2021 UMMS Benefits At-a-Glance e-Brochure](#) for a summary of the vision plan.
- Click the [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 the [Vision Enrollment Form](#)

#### 2) Existing Plan Participants

a) Making Changes (i.e. add dependents, change coverage level);

b) Canceling Coverage

- Click the [Vision Enrollment Form](#).

**Use Internet Explorer browser for all forms.**



**Summary** - At UMass Medical School, we offer an optional Short-Term Disability program through Guardian which is available to non-unit (non-union) employees only. The employee pays the entire cost of the plan.

**Note:** This is a special Open Enrollment period (April 6 - June 1, 2020) for the short-term disability plan. You may enroll in short-term disability without evidence of medical insurability, provided that you have not been

previously declined by Guardian.



### Access Plan Information

To learn more about the Short-Term Disability Program:

- Click the [Short-Term Disability At-a-Glance Brochure](#) for details on the program.



### To Enroll/Re-Enroll/To Make Changes:

#### New Enrollees and/or Existing Plan Participants

For new enrollees to enroll or existing employees to add dependents or cancel coverage in the Short-Term Disability Program:

- Click the [Short-Term Disability \(STD\) Enrollment Form](#) and follow the instructions .

Use Internet Explorer browser for all 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.

**New and existing participants must enroll online with Benefit Strategies no later than Monday, June 1, 2020.**

You may defer a full-year election of \$250 - \$2,750 (monthly fee is \$2.00) 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.

To assist employees with enrollment, Benefit Strategies will be hosting 30 minute FSA 101 Webinars on the following dates. Visit [benstrat.com/gic-fsa](http://benstrat.com/gic-fsa) , click **Open Enrollment**, then **FSA 101 Webinar Registration** to register.

**Thursday, 4/9/20 @ 1 pm**

**Saturday, 4/18/20 @ 1 pm**

**Tuesday, 4/21/20 @ 7:30 pm**

**Thursday, 4/23/20 @ 7:30 pm**



### Access Plan Information

To learn more about the Health Care Spending Account:

- Click the [2020-2021 GIC Benefits Decision Guide](#) and go to page 8 for details on the Health Care Spending Account.



## To Enroll/Re-Enroll in Health Care Spending Account Online (New & Current Enrollees):

### 1) New and Current Enrollees:

For New and Current Enrollees to enroll/re-enroll in the GIC's FY20-21 FSA Program:

- To enroll, go to [benstrat.com/gic-fsa](https://benstrat.com/gic-fsa).

## 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.

**New and existing participants must enroll or re-enroll online with Benefit Strategies no later than Monday, June 1, 2020.**

You may defer a full-year election up to \$5,000 (monthly fee is \$2.00) 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.

To assist employees with enrollment, Benefit Strategies will be hosting 30 minute FSA 101 Webinars on the following dates. Visit [benstrat.com/gic-fsa](https://benstrat.com/gic-fsa), click **Open Enrollment**, then **FSA 101 Webinar Registration** to register.

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### Access Plan Information

To learn more about your Dependent Care Assistance Program:

- Click the [2020-2021 GIC Benefits Decision Guide](#) and go to page 8 for details on the Dependent Care Assistance Program.



## To Enroll/Re-enroll in the Dependent Care Assistance Program Online (New & Current Enrollees):

### 1) For New and Current Enrollees to enroll in the GIC's FY2021 FSA Program :

- To enroll, go to [benstrat.com/gic-fsa](https://benstrat.com/gic-fsa).

## COVID -19 and UMMS Dependent Care Assistance Program Permits Adjustments



Due to the COVID-19 Pandemic, many employees may be experiencing changes in childcare needs. The UMMS Dependent Care Assistance Program (DCAP) permits adjustments to participant elections based on COVID-19 as a qualifying event. The HR Benefits Office wants to inform you that you may be eligible to adjust your DCAP election for FY2020.

[Click here to review the qualifying event guidelines to determine if you may be eligible to adjust your DCAP election for FY2020.](#)

Please follow the below steps to make a change to your GIC DCAP election if you have experienced a qualifying event (per the guidelines above):

- Access and complete the GIC Status Change E-Form [click here for the form](#)

- Choose a DCAP event type
- You will be asked if you want to change, cancel or enroll in the DCAP
- Select your option (follow any additional requested steps) and submit
- Changes will be made to your account

If you have any questions regarding this new process, please contact the Benefits Department at [benefits.umms@umassmed.edu](mailto:benefits.umms@umassmed.edu) or call (508) 856-5260, Option 1.

## 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.

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.

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

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