Quick Reference Guide: *Electing Benefits for the First Time*

**Keep in mind**
- You have **31 days** from the date that you become benefits eligible to **enroll** in benefits.
- If you do not enroll within these 31 days, you will have to wait until **Open Enrollment** or until you experience a qualifying life event to make changes to certain benefit elections.
- You may not elect coverage as an employee and also receive coverage as a dependent (if both you and your spouse/partner are University employees).

**Information Needed**
- Supporting documentation (if necessary), includes the following.
  - Birth/Adoption - birth certificate or adoption documents
  - Marriage - marriage certificate
  - Civil Union - civil union certificate
- Please note that if you are adding beneficiaries or dependents you must provide social security numbers, dates of birth and addresses for those individuals.
- Please visit [humanresources.uchicago.edu/benefits](http://humanresources.uchicago.edu/benefits) for more information about benefit plan(s) in which you would like to enroll.

**Steps to Enroll in Benefits:**

1. Log in to **Workday** using your CNet ID and Password.
2. From the Home page, click on the inbox icon on the top right corner of the screen.
3. Select the **Benefit Change – Hire** task.
Health Care

4. If applicable, make updates to your Health Care elections by selecting the radio button next to “Elect” for the Health Care plans you would like to enroll in. Also indicate the coverage level (i.e. Employee Only, Employee + Spouse, etc.) by selecting the prompt icon in the Coverage column.

5. If you are covering dependents, use the prompt Icon under the Enroll Dependents column to create and add your dependents to your election. Boxes with a red asterisk * are a required field.

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Elect / Waive</th>
<th>Enroll Dependents</th>
<th>Coverage</th>
<th>Employee Cost (Monthly)</th>
<th>Employ Contribute (Month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical - Blue Cross Blue Shield HMO Managed Option</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical - Blue Cross Blue Shield HMO Indemnity</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical - Blue Cross Blue Shield HMO PPO</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical - University of Chicago Health Plan HMO UCHP</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental - MetLife DCP PPO</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental - MetLife DCM F/A</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision - VSP Vision Choice</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision - VSP Vision Premier</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Click Continue to proceed to the next step.

Dependents

- If you are listing a dependent for the first time, select Add Dependent From Enrollment
  - It is recommended that you select the Use as Beneficiary box to avoid duplicate entries of dependents should you later decide to designate them as a beneficiary under the Life plans.
  - National ID is required.
  - To add the same dependent to other benefit plans, such as dental or vision, select Existing Dependents instead of Add Dependent from Enrollment. Your dependent(s) will now appear in the drop-down list for easy selection.
Health Savings Account

7. If you selected the Blue Cross Blue Shield HDHP Maroon Savings Choice Plan and would like to enroll in a Health Savings Account (HSA) click the “Elect” button.

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>*Elect / Waive</th>
<th>Contribution Range (Annual)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account - HSA Bank</td>
<td></td>
<td>Your number of remaining payroll deductions for the year 10</td>
</tr>
<tr>
<td></td>
<td>Elect</td>
<td>Your estimated contributions made this year 0.00</td>
</tr>
<tr>
<td></td>
<td>Waive</td>
<td>How much do you want to contribute for the total year? 0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>How much do you want to contribute per paycheck (Monthly)? 0.00</td>
</tr>
</tbody>
</table>

- Each calendar year, the University will contribute up to $500 ($250 if enrolled after July 1st) to the HSA for those enrolled as individuals or up to $1,000 ($500 if enrolled after July 1st) for those enrolled with a spouse and/or children. The contribution amount is based on coverage start date.

- The IRS limits the amount that can be contributed each year to HSA, including both your and the University's contributions. To view current Contributions limits visit Health Savings Account.

Employees may not elect both an HSA and a Healthcare Flexible Spending Account (HFSA).

8. Click Continue to proceed to the next step.
Flexible Spending Accounts

9. If you would like to enroll in a Flexible Spending Account click the “Elect” button for the various offerings.

- Flexible Spending Accounts (FSAs) is a “use it or lose it” benefit. Money in the account at the end of the year that is not used, will be forfeited.

- You can receive reimbursement for expenses incurred between your benefits effective date and March 15 of the following year.

<table>
<thead>
<tr>
<th>Spending Account Elections 2 items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Plan</td>
</tr>
<tr>
<td>Healthcare FSA - WageWorks</td>
</tr>
<tr>
<td>- Elect</td>
</tr>
<tr>
<td>- Waive</td>
</tr>
<tr>
<td>Dependent Care FSA - WageWorks</td>
</tr>
<tr>
<td>- Elect</td>
</tr>
<tr>
<td>- Waive</td>
</tr>
</tbody>
</table>

**Dependent Care Flexible Spending Account (DCFSA)**

- A DCFSA lets you save pre-tax money to reimburse yourself for eligible dependent care or elder care expenses, such as daycare or after-school programs for your children under age 13.

- **DCFSA is not for payment of your dependents’ eligible health care expenses.**

10. Click **Continue** to proceed to the next step.
Insurance

11. Select the radio button next to “Elect” for the Insurance plans you would like to enroll in.

12. Indicate the coverage level (i.e. 1x Salary, 2x Salary, etc.) by selecting the prompt icon in the Coverage column.

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>*Elect / Waive</th>
<th>Coverage Level</th>
<th>Covers Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life Insurance - Sun Life To a Maximum of $50,000 (Employee)</td>
<td>Elect</td>
<td>1 X Salary</td>
<td></td>
</tr>
<tr>
<td>Supplemental Life Insurance - Sun Life (Employee)</td>
<td>Elect</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse Life Insurance - Sun Life (Spouse)</td>
<td>Elect</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Life Insurance - Sun Life (Child(ren))</td>
<td>Elect</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Accident Insurance - Sun Life (Employee)</td>
<td>Elect</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Basic Life Insurance**

- The University pays the full cost of Basic Life Insurance coverage equal to one times your salary, to a maximum of $50,000.
- You are automatically enrolled on your date of hire or benefits–eligible date. You will not be able to make changes to Basic Life Insurance.

13. Click **Continue** to proceed to the next step.
14. If you would like to contribute to the Supplemental Retirement Plan, click **Elect** for the Benefit Plan in which you would like to enroll in and enter a dollar or a percentage amount in the **Employee Contribution** section.

- If you elect a **percent**, it is a percent of your gross pay, not a percent of the annual allowed contribution.

### Bi-weekly Paid Employees

The amount you designate for SRP will be deducted each and every pay period. Please ignore the monthly indicator.

15. Click **Continue** to proceed to the next step.
Designating Beneficiaries

16. If you would like to designate a Beneficiary for the Insurance plans previously elected, click the plus sign to enter the required information.

17. Review the additional benefits provided by The University at no cost to you. You will not be able to make changes on this screen.

18. Click the Continue Icon to proceed to the next step.
Review Elections

19. Review your Elected Coverages, Waived Coverages, Attach Dependent Documentation (if applicable) and click the I Agree check box at the bottom of the page to confirm your elections.

Electronic Signature

I hereby apply for participation in the University of Chicago's benefits plan(s) for those benefits for which I am or may become eligible under the terms and conditions of said plan and any present or future amendments thereto, and subject to acceptance of my enrollment.

By selecting the I AGREE button, you certify that:
- You authorize the University of Chicago to deduct from your earnings the required contributions, if any, toward the cost of the plan(s); and
- You cannot change any of your elections for medical, dental, vision, or health and/or dependent care flexible spending accounts or health savings accounts until the next open enrollment period, unless you have a qualified life event. Proof of the life event is required and must be submitted within 31 days of the life event effective date.

20. Click on the Submit Icon to submit this task.

21. Scroll to the bottom of the screen and click the Print Icon to print a paper copy of your benefit elections for your personal records or click Done Icon to exit.

- You do not need to print and return the benefit confirmation document to the Benefits Office.

- Once you click SUBMIT, the event will route to a Benefits Specialist for approval.

- Once approved, you will be able to view your updated benefit elections the day they become effective.
Viewing/Printing Benefits Statement

After a benefit change has been successfully completed you are able view and/or print your benefit statement at any time by following the steps outlined below.

1. From the Home Page, click on the Benefits icon under Applications.

2. Under View, click “Benefit Elections.”

3. To print your Benefit Statement, click on the Printer icon on the right top corner of the page.

Benefit Elections as of Date

- You can view past or future elections by selecting Benefit Elections as of Date under “View”

- To view past or future elections enter the date in the “View As Of” box.