

Quick Reference Guide: *Electing Benefits for the First Time***Keep in mind**

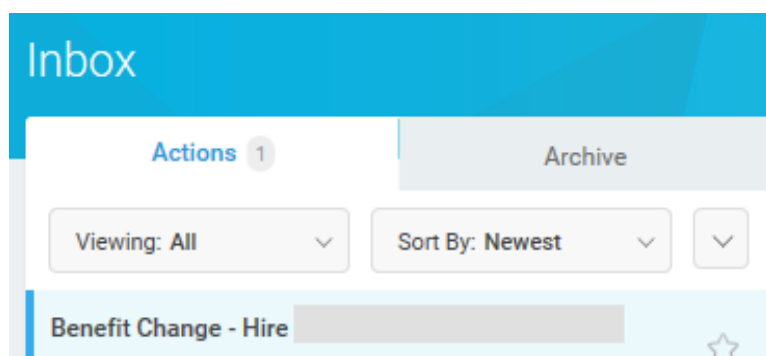
- You have **31 days** from the date that you become benefits eligible to enroll in benefits.
- If you do not enroll within these 31 days, you will have to wait until Open Enrollment or until you experience a qualifying life event to make changes to certain benefit elections.
- You may not elect coverage 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](https://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.

Benefit Plan	*Elect / Waive	Enroll Dependents	Coverage	Employee Cost (Monthly)	Employer Contribution (Month)
Medical - Blue Cross Blue Shield HDHP Maroon Savings Choice	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Medical - Blue Cross Blue Shield HMO Illinois	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Medical - Blue Cross Blue Shield PPO Maroon Plan	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Medical - University of Chicago Health Plan HMO UCHP	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Dental - MetLife DCP Copay	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Dental - MetLife DEN PPO	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Vision - VSP VIS Base	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Vision - VSP VIS Premier	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				



### 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.

6. Click  to proceed to the next step.

## 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.

### Health Savings Election 2 items

	Benefit Plan	*Elect / Waive	Contribution Range (Annual)
	Health Savings Account - HSA Bank	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	<p>Your number of remaining payroll deductions for the year 10</p> <p>Your estimated contributions made this year 0.00</p> <p>How much do you want to contribute for the total year? 0.00</p> <p>How much do you want to contribute per paycheck (Monthly)? 0.00</p>

- Each calendar year, the University will contribute up to \$500 (\$250 if enrolled after July 1<sup>st</sup>) to the HSA for those enrolled as individuals or up to \$1,000 (\$500 if enrolled after July 1<sup>st</sup>) 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  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.

Spending Account Elections 2 items

Benefit Plan	*Elect / Waive
Healthcare FSA - WageWorks	<input type="radio"/> Elect <input checked="" type="radio"/> Waive
Dependent Care FSA - WageWorks	<input type="radio"/> Elect <input checked="" type="radio"/> Waive



### 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  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.

### Insurance Elections 8 items

	Benefit Plan	*Elect / Waive	Coverage Level	Covers Dependents
	Basic Life Insurance - Sun Life To a Maximum of \$50,000 (Employee)	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	1 X Salary	
	Supplemental Life Insurance - Sun Life (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive		
	Spouse Life Insurance - Sun Life (Spouse)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive		
	Child Life Insurance - Sun Life (Child(ren))	<input type="radio"/> Elect <input checked="" type="radio"/> Waive		
	Personal Accident Insurance - Sun Life (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive		



### 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  to proceed to the next step.

## Supplemental Retirement Plan

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.

Retirement Savings Elections 2 items

Benefit Plan	*Elect / Waive	Employee Contribution
Supplemental Retirement Plan - TIAA	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Percent <input type="text" value="0"/> Amount (Monthly) <input type="text" value="100.00"/>
Supplemental Retirement Plan Catch-Up - TIAA	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	Percent 0 Amount (Monthly) 0.00




### 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  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.

Beneficiary Designations 1 item 

	Benefit Plan	Provider Website	Requires Beneficiary	Beneficiaries	
				*Beneficiary	*Primary Percentage / Contingent Percentage
	Basic Life Insurance - Sun Life To a Maximum of \$50,000 (Employee)	<a href="#">Sun Life</a>	<input type="checkbox"/>		

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.

### Additional Benefits Elections 2 items

	Benefit Plan	*Elect / Waive
	Staff & Faculty Assistance Program - Perspectives Ltd.	<input checked="" type="radio"/> Elect <input type="radio"/> Waive
	Business Travel Accident Insurance - Chubb	<input checked="" type="radio"/> Elect <input type="radio"/> Waive

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.

Attachments 0 items 📶 📄 ↗

+	Attachment	Comment	File
No Data			

### 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.

I Agree

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.



Benefits

2. Under **View**, click “**Benefit Elections.**”

The screenshot shows a user interface with two main sections: 'Change' and 'View'. The 'Change' section contains three buttons: 'Benefits', 'Beneficiaries', and 'Dependents'. The 'View' section contains two buttons: 'Benefit Elections' and 'Benefit Elections as of Date'.

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.

View As Of \*

04 / 01 / 2020 