Open Enrollment

Purpose

This document explains how to make changes to benefit elections during the annual Open Enrollment period. Open Enrollment at the University of Chicago will begin November 1, 2021 and will end November 15, 2021. All new elections and changes made during this period will take effect January 1, 2022.

Please visit https://intranet.uchicago.edu/benefits-and-career/benefits for more information about benefit plan(s) in which you would like to enroll.

Benefits Specialists are available to answer your questions and provide assistance Monday through Friday from 8:30 a.m. to 4:30 p.m. by phone at 773 702.9634 and email at benefits@uchicago.edu.

Supporting Documentation

If you are adding new beneficiaries or dependents, you must provide social security numbers, dates of birth, and addresses for those individuals. Proof of relationship is required for all dependents. Accepted documents include:

- Spouse/Civil Union Partner: marriage or civil union certificate
- Child: birth certificate or adoption documents
- For military veteran dependents ages 26 through 30, the Certificate of Release or Discharge from Active-Duty document is also required.

If you do not submit the required information by November 15, 2021, your dependent will be considered ineligible and their coverage will not be processed.

Contents

Steps to Enroll in Benefits

Health Care

Health Savings Accounts and Flexible Spending Accounts

Life, Personal Accident, and Long-Term Disability Insurance

Retirement Plans

Additional Benefits

Review Elections

Keep in Mind

- Take Action! Health, Limited Purpose, and Dependent Care Flexible Spending Accounts (FSA), Health Savings Account (HSA), and 457(b) elections require you to re-enroll during Open Enrollment. Your 2021 deductions will default to $0 for calendar year 2022 unless you re-enroll.
- If you do not want to change any of your other current benefit elections, you do not have to take action. Your 2021 elections will automatically continue for calendar year 2022.
- To leave your Open Enrollment event in Workday and return at a later time to submit your elections, click Save for Later at the bottom of the page.
Steps to Enroll in Benefits

1. Log in to Workday using your CNet ID and Password.

2. From the Home page, click the Open Enrollment Change task under Awaiting Your Action. If the event is not on the home page, click the Inbox icon in the top right corner.
   a. You may need to click “x” to remove the pop-up message over the inbox icon.

3. Select the Open Enrollment Change inbox task on the left side of the screen. Then click the Let's Get Started button.
Health Care

4. Enroll in or make updates to your Medical, Dental, and/or Vision elections by clicking **Enroll** on the appropriate card.

5. Select the radio button next to **Select** for the Health Care plan you would like to enroll in. Click the **Confirm and Continue** button to proceed to the next screen, where you can add your dependents if necessary.
   a. Note the displayed cost of plans assumes coverage for Employee Only.
6. Indicate the Coverage Level (i.e. Employee Only, Employee + Spouse, etc) in the Coverage prompt box.

7. If you are listing a dependent for the first time, click the Add New Dependent button.
   a. It is recommended that you select the Use as Beneficiary checkbox to avoid duplicate entries of dependents, should you decide later to designate them as a beneficiary under the Life Insurance plans.

8. The following information is required to create a new dependent: First Name, Last Name, Relationship (Spouse, Child, etc), Date of Birth, Gender, National ID, Address, and Phone Number. Click Save.
   a. If you do not enter the Social Security Number for your dependent, you must provide a reason the SSN is not available to continue with your elections.
Click the Use Existing Address prompt box to auto-fill the address fields for dependents living at the same address.
9. Once you have added all dependents you wish to cover, make sure to select the checkbox next to each of their names so that they will be covered under the plan.

10. Click Save. Repeat for Dental and Vision if desired. You will not need to create a new dependent once you have added your dependent for the first time.

**Health Savings Account**

11. 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 Enroll on the Health Savings Account card. Your 2021 deductions will default to $0 for calendar year 2022 unless you re-enroll.
The IRS limits the amount that can be contributed each year to your HSA, including the University’s contribution and your own contributions. The current contribution limits are displayed on the Health Savings Account page of the UChicago Intranet.

Employees may not elect both an HSA and the traditional Healthcare Flexible Spending Account. Employees enrolled in the Maroon Savings Choice Plan may elect both the HSA and the Limited Purpose Flexible Spending Account, which may be used for Dental and Vision expenses ONLY.

12. Select the radio button next to Select for the HSA plan you wish to enroll in. Click the Confirm and Continue button to proceed to the next screen.

13. On the next screen, indicate the amount you would like to contribute to your HSA Per Paycheck or Annually. The remaining field will calculate automatically based on your entry. Click Save.

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<thead>
<tr>
<th>Contribute</th>
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<tbody>
<tr>
<td>Per Paycheck</td>
</tr>
<tr>
<td>Remaining Paychecks</td>
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<tr>
<td>Minimum Annual Amount</td>
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<tr>
<td>Maximum Annual Amount</td>
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<table>
<thead>
<tr>
<th>Summary</th>
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<tbody>
<tr>
<td>Contribution (Monthly)</td>
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<tr>
<td>Total Annual HSA Contribution</td>
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Flexible Spending Account

14. If you would like to enroll in a Healthcare FSA, Limited Purpose Spending Account, and/or Dependent Care FSA, click Enroll on the appropriate FSA card. Your 2021 deductions will default to $0 for calendar year 2022 unless you re-enroll.

Flexible Spending Account is a “use it or lose it” benefit. The Healthcare FSA and Limited Purpose plans allow you to rollover up to $550 of unused FSA funds remaining on December 31 to the following year. Any balance in the HCFSA or LPFSA remaining above $550 will be forfeited. All claims for 2022 HCFSA/LPFSA must be submitted by March 31, 2023. The Dependent Care FSA plan does not allow any carryover. Unused funds in the DCFSA at the
end of the plan year grace period (March 15 of the following year) will be forfeited. All claims for the 2022 DCFSA must be submitted by June 30, 2023.

- The Limited Purpose Spending Account is only available for employees enrolled in the Blue Cross Blue Shield Maroon Savings Choice Plan and may only be used to pay for Dental and Vision expenses not covered by insurance.
- The Dependent Care Flexible Spending Account allows you to save pre-tax funds to reimburse yourself for eligible dependent care or elder care expenses, such as daycare or after-school programs for your children under the age of 13.
  - **DCFSA is NOT for payment of your dependents’ eligible health care expenses.**

15. Select the radio button next to Select for the FSA plan you wish to enroll in. Click the Confirm and Continue button to proceed to the next screen.
16. On the next screen, indicate the amount you would like to contribute to your FSA Per Paycheck or Annually. The remaining field will calculate automatically based on your entry. Click Save.

**Contribute**

<table>
<thead>
<tr>
<th>Per Paycheck</th>
<th>Annual</th>
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<tbody>
<tr>
<td>$0.00</td>
<td>$0.00</td>
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Remaining Paychecks: 10
Minimum Annual Amount: $225.00
Maximum Annual Amount: $2,750.00

**Summary**

- Contribution (Monthly): $108.33
- Total Annual Contribution: $500.00

**Basic Life Insurance**

17. All benefits-eligible employees are automatically enrolled in the Basic Life Insurance plan. There is no option to waive this benefit.

**Supplemental, Spouse, and Child Life Insurance**

18. If you would like to elect or make changes to any additional insurance plans, such as Supplemental Life Insurance, Spouse Life Insurance, Child Life Insurance, or Personal Accident Insurance, click Enroll on the appropriate card.

**Insurance and Retirement**

- **Basic Life Insurance**
  - Coverage: Basic Life to a maximum of $50,000 (Employer)
  - View
- **Supplemental Life Insurance**
  - View
- **Spouse Life Insurance**
  - View
- **Child Life Insurance**
  - View
- **Personal Accident Insurance**
  - View
- **Basic Long Term Disability Insurance**
  - Coverage: 60% of Salary
  - View
19. Select the radio button next to Select for the insurance plan you would like to enroll in. Click the Confirm and Continue button to proceed to the next screen.

![](image1.png)

20. On the next screen, indicate the coverage level in the Coverage prompt box.
   a. For Supplemental Life Insurance, select 1X Salary, 2X Salary, etc.
   b. For Spouse Life, Child Life, or Personal Accident Insurance, select $10,000, $20,000, etc.

![](image2.png)

21. Use the Plus (+) radio button under Beneficiaries to add one or more beneficiary persons or trusts.
   a. If you checked the Use as Beneficiary box when creating your dependent(s), they will be available to select. Otherwise, use Add New Beneficiary or Trust to create a new beneficiary person or trust.

![](image3.png)
b. You may add as many beneficiary persons or trusts as you wish, but the sum of Percentages must be equal to 100% for both Primary and Secondary Beneficiaries.

22. Click **Save**. If Evidence of Insurability is required, the insurance provider will contact you via US Mail.

**Long Term Disability Insurance**

23. To change your Long-Term Disability plan elections, click **Manage** or **Enroll** on the appropriate card.
24. Select the radio button next to **Select** to enroll in a plan. Select the radio button next to **Waive** to waive enrollment in a plan. Click **Confirm and Continue**.
   a. If you are currently waiving coverage, elect either the Basic OR Optional LTD plan.
   b. If you are currently enrolled in an LTD plan and wish to change your election, you must first waive your current coverage before electing the new plan.

25. You will see your Contributory Retirement Plan (CRP) or Retirement Income Plan for Employees (ERIP) Mandatory contributions. You cannot make changes to these elections.
   a. If you are eligible for CRP, you are automatically enrolled with a mandatory contribution of 5%.
   b. If you are eligible for ERIP, you are automatically enrolled with a mandatory contribution of 3%.

26. If you would like to change your contributions to the ERIP – Voluntary Plan, Supplemental Retirement Plan (SRP), SRP Catch-Up Plan, or 457(b) Deferred Compensation Plan, click **Enroll** on the appropriate card.
   a. **Your 2021 deductions for the 457(b) Deferred Compensation Plan will default to $0 for calendar year 2022 unless you re-enroll.**
   b. If you are currently enrolled in ERIP – Voluntary, SRP, and/or SRP Catch-Up and make no changes, your current contributions will automatically continue for 2022.

27. Select the radio button next to **Select** to enroll in the plan. Click the **Confirm and Continue** button to proceed to the next screen.

28. Choose to contribute a dollar amount or a percentage of your pay in the **Contribution Type** prompt box. Enter the Amount or Percent you wish to contribute in the designated prompt box. Click **Save**.
Contribute

Enter how much you want to contribute as an amount or a percentage.

Contribution Type * Percentage
Contribution (%) 2
Maximum Percentage: 100

- If you elect Percentage, the contribution is a percent of your gross pay, not a percent of the allowed annual contribution. Do NOT elect 100% unless you intend for your entire paycheck to be deposited into your SRP account.

- Bi-weekly paid employees will have their contribution amount deducted EACH pay period. Please ignore the Monthly indicator.

Additional Benefits

29. The University provides Additional Benefits at no cost to you. You will not be able to make changes to the Staff & Faculty Assistance Program or Business Travel Accident Insurance.

Review Elections

30. Click Review and Sign once you have made all desired benefit elections.
31. Review Selected Benefits, Dependents, Beneficiaries, Waived Benefits, and Messages regarding Evidence of Insurability.
   a. If EOI is required, the insurance provider will contact you via US Mail.
32. Scroll down to the bottom of the page. If you are covering new dependents, proof of relationship must be uploaded in the Attachments box. Accepted documents include:
   a. Spouse/Civil Union Partner: marriage or civil union certificate
   b. Child: birth certificate or adoption documents
   c. For military veteran dependents ages 26 through 30, the Certificate of Release or Discharge from Active-Duty document is also required.

Attachments

Drop files here
or
Select files
33. Read the Electronic Signature and click the I Accept checkbox. Click Submit.

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 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 Accept ✓

Submit Save for Later Cancel

34. Click the View 2022 Benefits Statement button to print your benefit elections for your records.

35. Once your elections have been submitted, the Open Enrollment task will no longer appear in your inbox. However, you may continue to access and modify your elections until the close of Open Enrollment (November 15, 2021).

a. After logging into Workday, click View All Apps at the bottom of the Quick Tasks card on the right side of the Home page.
b. Click on the **Benefits** icon.

c. Click on the **Change Open Enrollment** button at the bottom of the page (you may need to scroll down).

d. Click **Let’s Get Started**. Any changes you make will have to be submitted again. If you do not resubmit, the changes will be disregarded and the previous submission will remain in effect.
36. After Open Enrollment is finalized (after November 15, 2021), you can view your benefit elections for 2022 by following these steps:
   a. After logging into Workday, click View All Apps at the bottom of the Quick Tasks card on the right side of the Home page.
   b. Click on the Benefits icon.
c. Under **View**, click on Benefit Elections as of Date (you may need to scroll down).

d. Type or use the calendar icon to select **01/01/2022** in the **View As Of** prompt box.

e. Click the **OK** button.