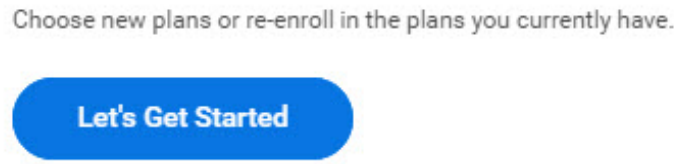
Change Benefits for Open Enrollment

Benefits Eligible Employees

All benefits eligible employees will receive an Open Enrollment Change task in their GMS inbox. You can read detailed information about coverage options and premiums on the Office of Faculty and Staff Benefits website. You will need to have the names, birthdates, addresses and social security numbers for all of your dependents and beneficiaries.

Initiate from GMS Inbox

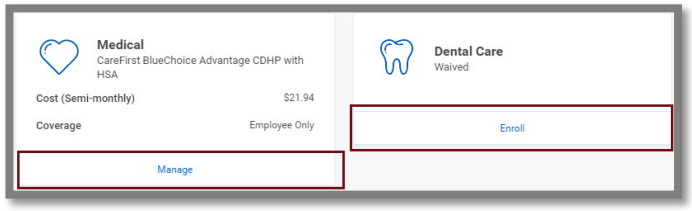


Electing Coverage

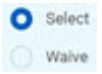
1. The benefits plans on the **Open Enrollment Page** are organized into three areas: Health Care and Accounts, Insurance and Additional Benefits.
2. Elections made for the prior benefits year will populate automatically with the exception of health savings accounts and flexible spending accounts.

Employees **not enrolled** in health savings or flexible spending accounts who do not wish to make any changes to their benefits elections can skip directly to **Submitting Open Enrollment Form.**

3. Employees can update their current benefit elections by clicking **Manage** and enroll in new ones by clicking **Enroll** at the bottom of the benefit plan tile:



All benefits eligible employees are automatically enrolled in five types of insurance: Basic Life, Basic AD&D, Business Travel Accident, Short-Term Disability/Salary Continuance and Long-Term Disability. Employees do not need to manage these plans unless they want to update the plan beneficiaries.

4. Each benefit plan election page will include information about the plan, the employee contribution and the company's contribution (if applicable). The **Plan Details** section of the benefit plan election pages will include direct links to detailed information about the benefit plan on offer.
5. Use the **Select/Waive** radio buttons 

to indicate your choice for the upcoming calendar year.
6. Benefit plan pages with more than one option will allow employees to select one plan. The others will be waived by default.
7. Complete this step using the **Confirm and Continue** button at the bottom of the benefit plan page.

Change Benefits for Open Enrollment

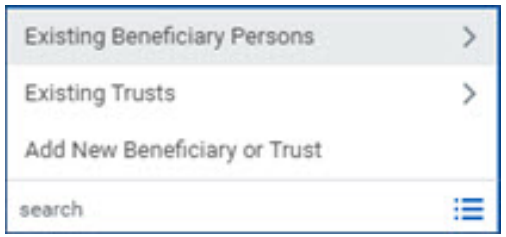
Dependents

1. Enrolling in a benefit plan that allows for dependent coverage will navigate to a **Dependents** page.
2. Use the Prompt icon in the **Coverage** filed to select from the available options which include **Employee Only, Employee + Spouse/LDA, Employee + LDA (imputed), Employee + Child(ren), Family, Family + LDA (imputed)**.
3. All options other than Employee Only will require that addition of dependent(s). GMS will not allow you to proceed without identifying the minimum number of dependents for the selected coverage option.
4. Existing dependents will populate automatically from the prior year.
5. Use the **Add Dependent** button to create new dependents. Be certain to check the **Use as Beneficiary** if you also intend for this individual to be a beneficiary of any of the insurance plans.
6. Click the **OK** button on the following page.
7. **Country**, **First Name**, **Last Name**, **Relationship**, **Date of Birth, Social Security Number** and **Gender** fields must be completed for all dependent records.
8. Use the **Save** button to complete the creation of the new dependent record.

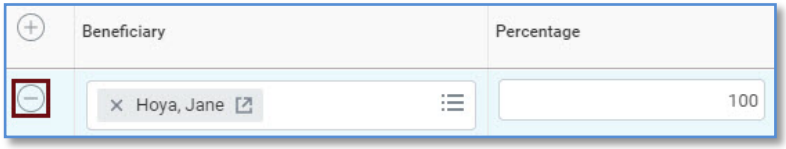
You can read detailed information about dependent eligibility on the Office of Faculty and Staff Benefits website.

Beneficiaries

1. Basic Life, Basic AD&D, Business Travel Accident, Supplemental Life and AD&D insurance plans require employees to identify beneficiaries.
2. Click the **Manage** or **Enroll** button for the plan for which you would like to add/modify beneficiary information.
4. Use the **Add** button to add a line for a new beneficiary.
5. Use the Prompt icon to select the appropriate action: Add Existing Beneficiary Persons, Existing Trusts or Add New Beneficiary or Trust.



6. Creating a new beneficiary will require the **Relationship, Date of Birth, Country, First Name, Last Name, Phone** and **Address**.
7. Indicate the percentage you would like to designate to each beneficiary using the **Percentage** field. Percentages must total 100.
8. Remove a beneficiary by clicking the remove button next to the beneficiary/trust name



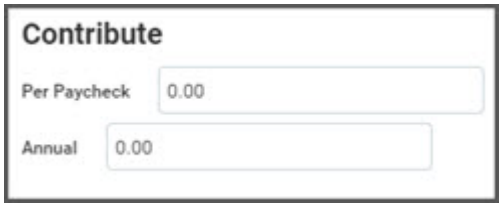
9. Once all beneficiary information has been updated, click the **Save** button at the bottom of the page.

Change Benefits for Open Enrollment

Benefits Eligible Employees

Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA)

1. All employees who wish to enroll in an HSA , health care FSA or dependent care FSA must **enroll** in these benefit plans every year.
2. Employees can enroll in an HSA or an FSA, but not both. GMS will prevent enrollment in one if you have already enrolled in the other.
3. Employees can enroll in a health savings account only if they have enrolled in one of the associated medical insurance plans: CareFirst BlueChoice Advantage CDHP with HSA or Kaiser Permanente HDHP 3 Signature with HSA.
4. Select the appropriate **Benefit Plan**. All other plans will be waived by default.
5. The **Contribute** page will allow you to enter a contribution amount per paycheck or annual contribution amount. GMS will calculate the other amount automatically.



6. Enter the desired contribution amount and click the **Save** button at the bottom of the page.

Read more about Flexible Spending Accounts, Kaiser HDHP 3 Signature, and CareFirst BlueChoice Advantage CDHP with HSA.

Submitting Open Enrollment Form

1. Review the **Projected Total Cost** for all elected benefits plans listed in the top right corner of the Open Enrollment Page.
2. The cost will always be listed as a semi-monthly amount regardless of an employee's pay schedule.
3. Once satisfied with the elections, employees must click the **Review and Sign** button.
4. The **View Summary** page will list all selected and waived benefits.
5. Employees electronically sign the Open Enrollment Form by checking the **I Accept** box at the bottom of the page
6. Complete open enrollment by clicking the **Submit** button at the bottom of the **View Summary** page.

Modifying Open Enrollment Benefit Elections

1. Employees may make any necessary updates to their benefit plan elections before the close of the open enrollment period.
2. Select the **Benefits** application on your GMS homepage.
3. Select **Change Open Enrollment** button at the bottom of your Benefits page and follow the steps listed above.