Academic Group Benefits Enrolment

Purpose: This reference guide provides you with the steps to enrol in the Academic group benefits. These selections remain in place unless you experience a qualified life event, such as a marriage, divorce, birth of a first child, etc., where you will have the opportunity to change your benefits to meet your evolving needs.

The steps provided here are specific to new hires but are relevant for making changes to existing benefits, dependents, and beneficiaries if you experience a life event.

If you choose not to complete the enrolment, your selections will default to single coverage. Note that if you do not make selections, any spending credits default to a Health Spending Account.

Audience: Newly hired University of Calgary Academic Staff

Prerequisites: You have received a system email notification from DoNotReply@ucalgary.ca indicating you can access the enrolment tool to make your benefit selections.

Related Documents
For related benefits information, visit the UofC Human Resources website:
https://hr.ucalgary.ca/hr/benefits-pension/group-benefits/academic-staff
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Complete Your Enrolment

Our comprehensive benefits and pension program is designed to promote a productive level of health and well-being to staff members through coverage for retirement income planning, health, dental, life insurance, and income protection for disability. We hope you find these programs beneficial in meeting your needs.

Benefit eligibility and an overview of your benefit plan would have been outlined in your offer of employment. Detailed benefit plan information can be found on the Academics Benefits at a Glance page.

If you have experienced a life event, go to the HR Life Events page at: https://hr.ucalgary.ca/hr/benefits-pension/life-events for key information, prior to making changes to your benefits.

Step 1: Navigate to the Enrolment Page

1. From the myUofC Portal, click All about me ➔ Benefits self service.
Step 2: Review Key Information

1. The Benefits Enrolment page displays.
2. Read the information.
3. Click the Overview of All Plans link to review details about your benefits. The page opens in a new tab.
4. In the Open Benefits Events section, click the Information button for more detailed information.

5. Review the important information about Enrolment.
6. Click the OK button.
Step 3: Enter Dependent/Beneficiary Information

Enter your dependent information to ensure appropriate coverage. This is also the time to add your beneficiary information for your life insurance plan(s).

1. Click the Select button

2. The Benefits Enrolment page displays (you may need to scroll up).

3. Review the important information.

4. Click the Review/Update Dependent Data button.

**Note:** You cannot make your benefit selections until you have entered your dependent information.

5. Click Add a dependent or beneficiary.

**Note:** Ensure you add any non-dependent beneficiaries for your Life Insurance or AD&D at this point.
6. Populate all the required and additional fields as needed. Required fields are marked with an asterisk. 

**Note:** In Status Information, leave the As of date field blank.

7. Click the Save button.
8. Click to Return to Dependent/Beneficiary Summary.
9. Repeat for each dependent or beneficiary.

10. When done reviewing and/or adding dependents, click the Confirm and Return to Enrolment link. This opens up your benefits for making selections.
Step 4: Make Your Enrolment Selections

1. The Benefits Enrolment page displays.
2. Scroll down to your Enrolment Summary.
3. Click the **Enrol** button for each item in the **Enrolment Summary**, in order to make changes or validate your existing choices.

Depending on your eligibility, the **Enrolment Summary** may include:

- a. Health
- b. Dental
- c. Basic Life
- d. Optional Employee Life
- e. Optional Spousal Life (Couple/Family coverage only)
- f. Optional Child Life (Family coverage only)
- g. AD&D
- h. Voluntary Employee AD&D
- i. Voluntary Spousal AD&D (Couple/Family coverage only)
- j. Long-Term Disability
- k. Supplementary LTD
- l. Flexible Credits
- m. Wellness Spending Account
- n. Health Spending Account
- o. LTD Pension Waiver
- p. Pension
Note: When you click into each item, ensure your pop-up blocker is set to allow pop-ups on this site.

Overview of All Plans

1. For an Overview of All Plans, once you have selected to edit an item in your Enrollment Summary, click the link in the top right corner. This link is available when you navigate into each item of the Enrollment Summary.

2. Click the OK button to open a new browser window of the UofC Human Resources website – Group Benefits Information.

3. When done reviewing the available plans on the Human Resources website, click the other tab to return to your enrolment. You can return to the Human Resources website at any time by clicking the Academic Benefits and Pension Plan tab.
4. Click **Return** to go back to your benefits information.

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**Health**

1. Click the **Enrol** button for the **Health** option.

2. Before you make your **Health** selections, review the important information.

3. Scroll down to make your selections.

4. Validate the selection. You cannot waive coverage unless your spouse (if applicable) has coverage through his/her employer. Rather than opting out, we recommend coordination of benefits between your and your spouse’s plans.

**Note:** The dollar amounts in the screen shot are just examples and may not accurately reflect your plan costs.
5. **Review Your Dependents** covered under this benefit. To make changes to dependents, click the **Update and Continue** button to return to the Enrolment Summary page.

**Note:** Changing dependents impacts your costs. If changes are made to dependents after benefits are selected, review selections to ensure they are still accurate.

6. If you are done reviewing and/or making changes, click the **Update and Continue** button.
7. A summary displays with your selection.
8. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.

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**Dental**

1. Click the **Enrol** button for the **Dental** option.

2. Before you make your **Dental** selections, review the important information. This includes the Plan name of your default coverage.

3. Scroll down to make your selections. Remember, you can review all plans by clicking the link in the top right corner.
4. Validate the selection. You cannot waive coverage unless your spouse (if applicable) has coverage through his/her employer. Rather than opting out, we recommend coordination of benefits between your and your spouse’s plans. You must enrol in Dental if you have enrolled in Health.

5. **Review Your Dependents** covered under this benefit. To make changes to dependents, click the **Update and Continue** button to return to the Enrolment Summary page.

6. If you are done reviewing and/or making changes, click the **Update and Continue** button.
7. A summary displays with your selection.
8. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.

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**Basic Life**

1. Select the **Enrol** button for Basic Life.

2. **Basic Life** coverage is mandatory.

3. Scroll down to review your selection.
4. Review your coverage.

5. Designate your primary and secondary beneficiaries. Put a percentage amount for at least one beneficiary. The primary and secondary beneficiaries must each total 100%.

6. To add a beneficiary not already listed, navigate back to the Enrolment Summary page. It is important that you complete this section to avoid any delays, should a claim be made.

**Note:** You can’t change Allocation as field from Percent (the drop down is deceiving).

7. Click the **Update and Continue** button.
8. A summary displays of your selections.
9. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.

### Optional Employee Life

1. Click the **Enrol** button for **Optional Employee Life**.

2. Before you make your **Optional Employee Life** selections, review the important information.

3. If you choose to enrol, medical evidence of insurability is required.

4. Scroll down to make your selections.

Remember, you can review all plans by clicking the link in the top right corner.
5. If you would like to enrol in this additional insurance, select Opt. Life Academic.

6. Enter a **Coverage Amount** in units of $1000 up to $300,000. You will be sent required forms to complete and submit to the provider. Your coverage does not begin until approval is received from the provider.

7. Designate your beneficiaries. To add a beneficiary, navigate back to the **Enrolment Summary** page.

   **Note:** You can’t change the **Allocation as** field from Percent (the drop down is deceiving).

8. Click the **Update and Continue** button.
9. A summary displays of your selections.
10. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.
Optional Spousal Life

1. Click the **Enrol** button for Optional Spousal Life.

2. Review the important information about Optional Spousal Life.

3. If you choose to enrol, medical evidence of insurability is required.

4. Scroll down to make your selections.

5. If you would like to enrol in this additional insurance, select **Yes** for **Life-Optional Spouse Academic**.

6. Enter a **Coverage Amount** in units of $1000 up to $300,000. You will be sent required forms to complete and submit to the provider. Your spousal coverage does not begin until approval is received from the provider.

7. Enrol your spouse by selecting the box in the **Covered** column. To add a dependent, navigate back to the Enrolment Summary page.

8. Click the **Update and Continue** button.
9. A summary displays of your selections.
10. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.

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### Optional Child Life

1. Click the **Enrol** button for Optional Child Life.
2. Review the important information about Optional Child Life.
3. Scroll down to make your selections.
4. If you would like to enrol in this additional insurance, select Child Optional Life.

5. Enter a **Coverage Amount** in units of $5000 up to $15,000.

6. To enrol your child, select the box in the **Covered** column. To add a dependent, navigate back to the **Enrolment Summary** page.

7. Click the **Update and Continue** button.

8. A summary displays of your selections.

9. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.
AD&D

Employees are automatically insured for Basic Accidental Death and Dismemberment (AD&D) with a principle sum $100,000. This benefit provides coverage should you experience an accident resulting in death or serious injury.

Your designation of beneficiary for Basic AD&D is the same as for Basic Life Insurance, therefore no action is required for this benefit.

Voluntary Employee AD&D

1. Click the **Enrol** button for **Voluntary Employee AD&D**.
2. Review the important information about Voluntary Employee AD&D.
3. To enrol, select **Yes ADD Optional Academic**.
4. Enter a Coverage Amount in units of $1000 up to $250,000.
5. Designate your beneficiaries. To add a beneficiary, navigate back to the Enrolment Summary page. **Note:** You can’t change the Allocation as fields from Percent (the drop down is deceiving).

![Designate Your Beneficiaries](image)

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Current Primary</th>
<th>Current Secondary</th>
<th>New Primary Allocation</th>
<th>New Secondary Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Janet Gaugler</td>
<td>Domestic Partner</td>
<td></td>
<td></td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Alison M Gaugler</td>
<td>Child</td>
<td>25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sophia M Gaugler</td>
<td>Child</td>
<td>25</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Click the **Update and Continue** button.
7. A summary displays of your selections.
8. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.

### Voluntary Spousal AD&D

1. Click the **Enrol** button for **Voluntary Spousal AD&D**.
2. Review the important information about Voluntary Spousal AD&D.
3. To enrol, select Yes ADD Spousal Academic.
4. To enrol, select **Yes ADD Spousal Academic**.
5. Enter a Coverage Amount in units of $1000 up to $250,000.

6. Select the checkbox for your spouse in the Covered column. To add a new dependent, navigate back to the **Enrolment Summary** page.

7. Click the **Update and Continue** button.

8. A summary displays of your selections.
9. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.
Wellness Spending Account

1. Click the **Enrol** button for the Wellness Spending Account.

2. Before you make your Wellness Spending Account selections, review the important information.

3. If you choose to enrol in WSA, select the option. If you choose not to enrol, select **No, I do not want to enrol**.

4. If you select the WSA option, enter the **Annual Credit Allocation** you would like to make.

   **Note**: you can also divide your credits between the WSA and Health Spending account. A minimum of $100 is required in each account.

5. Click the **Update and Continue** button.
6. A summary displays with your selection.
7. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary. Otherwise click **Discard Changes** to update your selection.

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**Health Spending Account**

1. Click the **Enrol** button for the **Health Spending Account**.

2. Review the important information about your Health Spending Account. Any excess credits default to this account. To change the amount, change your Wellness Spending Account amount.

3. The Annual Credit Allocation defaults in.
4. Click the **Update and Continue** button.
5. A summary displays with your selection.
6. If you are happy with your selection, click the **Update Elections** button to return to the Enrolment Summary.

### Pension

1. Click the **Enrol** button for **Pension**.

2. Pension is mandatory and can’t be deselected.
3. Read the important information regarding the designation of beneficiaries for your pension plan.
4. Designate your beneficiaries.
5. Click the **Update and Continue** button.

![Screen shot of beneicficiary designation page]

6. A summary displays of your selections.
7. Click the **Update Elections** button to return to the Enrolment Summary.
Step 5: Finalize Your Selections

1. After reviewing all of your benefits, click **Save and Continue**. You can also choose to **Save for Later** if you are not ready to finalize your selections.

**Note**: Your enrolment is not complete until you submit your choices. If you do not submit by the end of the enrolment period, your coverage defaults to single coverage and any flexible spending credits go to your Health Spending Account.

2. A **Benefit Enrolment** summary box displays. Review the summary.

![Benefit Enrolment screenshot](image)

3. If you are satisfied with the information, click the **OK** button. To make changes, click the **Cancel** button.
Errors

1. If you have any errors, click the Return button to make changes to your plan selections, or click the Continue button (warnings only).
2. Warnings also indicate whether you need to complete an evidence of medical insurability form (for each insurance plan you registered in). This form is provided to you by Benefits once you have submitted your selections.
3. Click the Continue button.

Submit Benefits

1. Review the important information prior to submitting your benefits, including instructions.
2. Before you click the Submit button, click the links to each form: Group Benefits – Beneficiary Designation Form, and UAPP Designation of Spouse and Non Spouse Beneficiary.

   **Note:** When you click each form, ensure your pop-up blocker is set to allow pop-ups on this site.

3. Once you have printed off the forms, and you are done making changes to your benefits, click the **Submit** button.

4. **Submit Confirmation** displays.

5. To return to the **Benefits Enrolment** page, click the **OK** button.

You will receive an email confirming your choices; the Benefits team receives a copy as well.

**Next Steps**

Your selections will remain in place unless you experience a qualified life event, such as a marriage, divorce, birth of a child, etc. For a qualified life event, review Life Events on the HR web pages at [https://hr.ucalgary.ca/hr/benefits-pension/life-events](https://hr.ucalgary.ca/hr/benefits-pension/life-events) and follow the steps provided.

Send your completed paper beneficiary designation form to Human Resources.