MaPS Flexible Group Benefits Enrolment

Purpose: This reference guide provides you with the steps to enrol in the MaPS flexible group benefits. These selections remain in place until the next re-enrolment period, which takes place every two years and allows plan members to modify their plan selections to meet their changing benefits needs.

Also, if you experience a qualified life event, such as a marriage, divorce, birth of first child, etc., 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 choose not to complete the enrolment, your selections will default to single coverage. Note that if you do not make selections, any excess credits default to a Health Spending Account.

Audience: Newly hired University of Calgary Management and Professional 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://ucalgary.ca/hr/benefits-pension/group-benefits/maps/flexible-benefits-plan-maps
# Table of Contents

Before You Enrol .................................................................................................................. 3
  Step 1: Review Your Benefit Options ................................................................................. 3

Complete Your Enrolment ..................................................................................................... 4
  Step 1: Navigate to the Enrolment Page ............................................................................. 4
  Step 2: Review Key Information ......................................................................................... 4
  Step 3: Enter Dependent/Beneficiary Information .............................................................. 6
  Step 4: Make Your Enrolment Selections .......................................................................... 8
          Overview of All Plans ................................................................................................. 10
          Health ......................................................................................................................... 11
          Dental ......................................................................................................................... 14
          Wellness Spending Account (WSA) ........................................................................... 17
          Health Spending Account (HSA) ............................................................................... 18
          Basic Life .................................................................................................................... 20
          Optional Employee Life .............................................................................................. 23
          Optional Spousal Life ................................................................................................. 25
          Optional Child Life ...................................................................................................... 27
          AD&D ......................................................................................................................... 28
          Voluntary Employee AD&D ...................................................................................... 30
          Voluntary Spousal AD&D .......................................................................................... 32
          Employee Critical Illness ............................................................................................ 33
          Spousal Critical Illness ............................................................................................... 35
          Long-Term Disability ................................................................................................. 36
          Pension ......................................................................................................................... 38

Step 5: Finalize Your Selections ............................................................................................ 40
  Errors ................................................................................................................................. 41
  Submit Benefits .................................................................................................................. 41
Before You Enrol

The benefit choices you make today remain in place until the next re-enrolment period which is January 1 of each odd year (e.g., January 1, 2019, 2021), or on the occasion of a qualified life event (marriage, first child, divorce, etc.).

If you have experienced a life event, go to the HR Life Events page for key information, prior to making changes to your benefits:

https://ucalgary.ca/hr/benefits-pension/life-events/maps

Here are a few things to consider before you complete your enrolment.

Step 1: Review Your Benefit Options

1. Navigate to https://ucalgary.ca/hr/benefits-pension/group-benefits/maps/flexible-benefits-plan-maps
2. Consider your coverage needs and whether they may change prior to the next re-enrolment period.
Complete Your Enrolment

Step 1: Navigate to the Enrolment Page

1. From the myUofC Portal, click **All about me → Benefits self service**

2. On the **Benefits** page, click **Benefits Enrolment**.

Step 2: Review Key Information

1. The **Benefits Enrolment** page displays.
2. Read the information.
3. In the **Open Benefits Events** section, click the **Information** button for more detailed instructions.
4. Review the important information about Enrolment.
5. Click the OK button.

Benefits Enrolment

Hire/Rehire

Rosie Flower

As a new hire you must enrol in benefits within 14 days of your date of hire. If you do not complete your selection you will be defaulted to base single coverage with no optional benefits.

Before making your selections please enter your dependent data to ensure appropriate flex credits are provided to you. Please select “Review/Update Dependent Data” to enter your dependent information.

Select your Health and Dental option choices before allocating any excess credits to your Health and/or Wellness Spending Accounts. Once you have allocated all flex credits, choose your Life and LTD, optional and any voluntary benefits.

The only time you can change your benefit choices is during Re-enrolment or if you have a qualified life event.

Open Benefits Event

In this open benefit event, you will have the opportunity to review and finalize your benefits, including dependent and beneficiary information, as well as election of any optional benefits.

To make your benefit choices, go back to the Benefits Enrolment page and use the Select button to access your benefit event.
Step 3: Enter Dependent/Beneficiary Information

Enter your dependent information to ensure accuracy, so proper flex credits are calculated. If you have no dependents, enter beneficiary information for your 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. The Add/Review Dependent Beneficiary page displays.
6. Click Add a dependent or beneficiary.

Note: Ensure you add any non-dependent beneficiaries for your Life Insurance or AD&D at this point.
7. 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.

8. Click the **Save** button.
9. Click to **Return to Dependent/Beneficiary Summary**.

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 MaPS Enrolment page displays.
2. Scroll down to your Enrolment Summary.
3. Click the **Confirm** button for **each** item in the **Enrolment Summary**, in order to make your selections.

**Note:** Make your health and dental selections before any allocations to a wellness or health spending account. Flexible Credits are used to pay for Health and Dental. Excess credits remaining, if any, go to the Health or Wellness Spending Accounts.

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

- a. Flexible Credits
- b. Health
- c. Dental
- d. Wellness Spending Account
- e. Health Spending Account
- f. Basic Life
- g. Optional Employee Life
- h. Optional Spousal Life (Couple/ Family coverage only)
- i. Optional Child Life (Family coverage only)
- j. AD&D
- k. Voluntary Employee AD&D
- l. Voluntary Spousal AD&D (Couple/ Family coverage only)
- m. Employee Critical Illness
- n. Spousal Critical Illness (Couple/ Family coverage only)
- o. Long-Term Disability
- p. Pension
**Overview of All Plans**

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

2. Click the **OK** button to open a new browser window of the UofC Human Resources website – Flexible Group Benefits Plan 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 Flexible Group Benefits tab.
4. Click **Return** to go back to your benefits information.

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**Health**

1. Click the **Confirm** 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 existing selection or change your selection as per your Health needs. If you do not make a selection, your coverage defaults to Option 3.

**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 credits. 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 **Confirm** button for the **Dental** option.
2. Before you make your **Dental** selections, review the important information.
3. Scroll down to make your selections.
   
   Remember, you can review all plans by clicking the link in the top right corner.

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**Your current coverage is: No Coverage. If you do not make a choice, your coverage will be: MaPS Dental Option 1 with Family coverage**
4. Validate your existing selection or change your selection as per your Dental needs until the next re-enrolment period (except in the case of a qualified Life Event). If you do not make a selection, your coverage defaults to Option 3.
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.
Wellness Spending Account (WSA)

1. Click the Confirm 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 MaPS WSA, select the option. If you choose not to, click the Update and Continue button.

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

   **Note**: you can also divide your excess credits between the WSA and Health Spending 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 (HSA)**

1. Click the **Confirm** 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, or change your health and dental elections.
3. The Excess 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.
Basic Life

1. Select the Confirm button for Basic Life.

2. Before you make your Basic Life selections, review the important information.

3. At hire, no medical evidence of insurability is required. But if you choose to increase your coverage level during bi-annual re-enrolment periods, evidence 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. To explore option costs, click the Benefits Calculator.

6. This launches in a new window. You will have to enter your UofC username and password.

7. When done reviewing navigate back to the Benefits Enrolment tab.

8. Review or change your Coverage Level as per your needs. If you do not make a selection, your coverage defaults to Option 2.
9. Designate your beneficiaries. Put a percentage amount for at least one beneficiary.

10. 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 the Allocation as field from Percent (the drop down is deceiving).

11. Click the **Update and Continue** button.
12. A summary displays of your selections.

13. 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 Confirm 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 MaPS Optional Life Insurance.

6. Enter a Coverage Amount in units of $1,000 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 Confirm 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 MaPS Spousal Life Insurance.

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. 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.
Optional Child Life

1. Click the Confirm 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 MaPS Child Optional Life.

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

6. Enrol your child. 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.

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**AD&D**

1. Click the **Confirm** button for AD&D.

2. Review the important information about AD&D. Enrolment in AD&D is mandatory; you can’t make changes.
3. Designate your beneficiaries. To add a beneficiary, navigate back to the **Enrolment Summary** page.

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

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

5. A summary displays of your selection.

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

1. Click the Confirm button for Voluntary Employee AD&D.

2. Review the important information about Voluntary Employee AD&D.

3. Select an Option, to enrol or not.
4. If you choose to enrol, enter a Coverage Amount in units of $1,000 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).

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 Confirm button for Voluntary Spousal AD&D.

2. Review the important information about Voluntary Spousal AD&D.

3. Select an Option, to enrol or not.

4. If you choose to enrol, enter a Coverage Amount in units of $1,000 up to $250,000.

5. Enrol your spouse. To add a dependent, navigate back to the Enrolment Summary page.

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.

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**Employee Critical Illness**

1. Click the **Confirm** button for Employee Critical Illness.

2. Before you make your **Employee Critical Illness** selections, review the important information.

3. Scroll down to make your selections. Remember, you can review all plans by clicking the link in the top right corner.
4. Enter your coverage amount.
5. Click the Update and Continue button.

6. A summary displays of your selections.
7. Complete the Voluntary Critical Illness Application Form, then send it to benefits@ucalgary.ca. Your coverage will take effect when the provider approves the request.
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.
Spousal Critical Illness

1. Click the **Confirm** button for Spousal Critical Illness.

2. Before you make your **Spousal Critical Illness** selections, review the important information.

3. Scroll down to make your selections.

Remember, you can review all plans by clicking the link in the top right corner.

4. Enter your coverage amount.

Note that you are required to provide medical evidence of insurability if you choose coverage over $15,000.

5. Select to enrol your spouse.

6. Click the **Update and Continue** button.
7. A summary displays of your selections.
8. Download the Voluntary Critical Illness Application Form. Complete it and send it to benefits@ucalgary.ca.
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.

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**Long-Term Disability**

1. Click the **Confirm** button for **Long-Term Disability**.

2. Before you make your **Long-Term Disability** selections, review the important information.

3. Note there is a six month waiting period for this coverage.

4. Scroll down to make your selections. If you do not make a selection, your coverage defaults to Option 1.

Remember, you can review all plans by clicking the link in the top right corner.
5. Review or change your **Coverage Level** as per your needs.

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

2. Depending on your eligibility, Pension is mandatory and can’t be deselected.

3. Designate your beneficiaries. If you have a spouse, he/she is your primary beneficiary. If you don’t have a spouse, enter a non-spousal beneficiary in the New Secondary Allocation column, leaving the New Primary Allocation column blank.

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

1. Once you are done making your selections, on the Enrolment Summary page, scroll down to view your cost summary.

2. If you are happy with your selections, click to 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 excess credits go to your Health Spending Account.

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<th>Your Cost - Per Pay</th>
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<th>Employer Cost - Per Pay</th>
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</tr>
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</table>

This table summarizes the annual and per pay period costs for your benefit choices. Your costs will be reflected as deductions on your paycheque. Employer costs represent the total cost U of C is contributing towards your benefits including flex credits. Your health and dental costs are included in the flex credit amount unless your costs exceed your credits, at which time you will see a flex deduction.
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.
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** (for Academic and MaPS staff only).

**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. Click the **Print Enrolment Confirmation** button to generate a confirmation statement of your elections.

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

A confirmation statement displays. Print it off and keep it to validate your benefits when they come into effect.

**Next Steps**

Your selections will remain in place until the next re-enrolment period, which takes place every two calendar years, unless you experience a qualified life event, such as a marriage, divorce, birth of a first child, etc. For a qualified life event, review Life Events on the HR web pages at [https://ucalgary.ca/hr/benefits-pension/life-events/maps](https://ucalgary.ca/hr/benefits-pension/life-events/maps) and follow the steps provided.

Be sure to send your completed paper beneficiary designation form to Human Resources.