

CU Benefits Enrollment/Change Form

Plan Year 2022-23

Classified Staff

Type of Enrollment

New Hire/Newly Eligible -

Check one box only

Instructions

- This form cannot be completed in a web browser, please download it to your desktop and open it in Adobe or Adobe Reader before completing.
- If you are a new employee/newly eligible, please enroll in your employee portal at my.cu.edu.
- You have 31 days from your date of benefits eligibility or Qualifying Life Change to complete and send in this
 enrollment/change form. <u>Plan information</u> and current <u>rate (PDF)</u> information are available at <u>www.cu.edu/benefits</u>.
- If you are enrolling any dependents in medical, dental, vision, optional life, and/or voluntary AD&D plans, who have NOT previously completed <u>dependent eligibility verification (DEV)</u>, you must provide DEV documentation in your <u>employee portal</u> in addition to completing and sending this **Benefits Enrollment/Change Form.**
- Incomplete, illegible, incorrect or unsigned forms will not be processed. Consequently, your benefits could be delayed, or you could risk losing enrollment eligibility for certain benefits. All sections of this form must be completed.

Qualifying Life Change (QLC) -

Date of hire or new eligibility:		of QLC:
	mm/dd/yyyy	mm/dd/yyyy
If applicable, select your QLC from the	e list below:	
Birth or adoption	Death of a spouse or partner	Employee losing eligibility
Change from Classified Staff to University/Faculty Staff	Death of a child	Marriage or Partnership
	Dependent gaining eligibility	Medical child support order
Change in dependent care needs	Dependent losing eligibility	Other - Please contact a benefits professional @ 303-860-4200,
Change of residence out of health plan's network	Divorce or legal separation	Option 3
nodial plants homony	Employee gaining eligibility	
•	-	ring Life Change. <u>Click Here</u> to learn what <u>efits-wellness/current-employee/life-changes</u>
Employee Information		
Completion of all sections is required		
Employee ID Number – REQUIRED	Name (Last)	(First) (Middle Initial)
Preferred Telephone	Preferred Email Address	

Employee Services Benefits and Wellness | Benefits Enrollment/Change Form

Revised: August 29, 2022 | benefits@cu.edu

Name:	ID#:

Section 1: Medical, Dental and Vision Plan Options



Important

Reminder: Your health plans can be selected before tax or after tax. For more information, please visit https://www.cu.edu/docs/before-or-after-tax. CU Health Plan – Exclusive enrollments require the selection of a Primary Care Physician (PCP) for each plan participant, or one will be assigned. To find a PCP and their ID# https://www.anthem.com/cuhealthplan/find-a-doctor/

Medical Plans

Choose your plan

Must select one box

Exclusive* – before tax

Exclusive* - after tax

High Deductible - before tax

High Deductible - after tax

Extended - before tax

Extended - after tax

Kaiser* - before tax

Kaiser* - after tax

Waive medical coverage

No change

*CU Health Plan Exclusive is only available to Colorado residents & CU Health Plan Kaiser is available in specific geographic regions in Colorado.

Choose your coverage level

Must select one box

Employee only

Employee + spouse*

Employee + child(ren)

Family (employee+spouse*+child(ren)

Waive

No change

*spouse, common-law spouse, domestic partner or civil union partner

Dental Plans

Choose your plan

Must select one box

Essential - before tax

Essential – after tax

Choice - before tax

Choice - after tax

Waive dental coverage

No change

Choose your coverage level

Must select one box

Employee only

Employee + spouse*

Employee + child(ren)

Family (employee+spouse*+child(ren)

Waive

No change

*spouse, common-law spouse, domestic partner or civil union partner

Vision Plans

Choose your plan

Must select one box

Vision - before tax

Vision - after tax

Waive vision coverage

No change

Choose your coverage level

Must select one box

Employee only

Employee + spouse*

Employee + child(ren)

Family (employee+spouse*+child(ren)

Waive

No change

*spouse, common-law spouse, domestic partner or civil union partner

Name:	ID#:

Section 1: Medical, Dental and Vision Plan Options Cont.



Complete all information. If not applicable, write N/A. Enrolling Dependents in medical, dental, vision, who have NOT previously completed dependent eligibility verification, requires DEV documentation in your employee portal in addition to completing and sending your benefit elections. CU Health Plan – Exclusive enrollments require the selection of a Primary Care Physician (PCP) for each plan participant, or one will be assigned. To find a PCP and their ID# Click Here or go to <a href="https://www.anthem.com/cuhealthplan/find-adoctor/.

Employee	
Add Remove No change	Male Female (please check one – required for insurance enrollment)
Name (First, Last, MI):	
Date of Birth (mm/dd/yyyy):	SS Number:
Spouse, Common Law, Don	nestic or Civil Union Partner
Add Remove No change	Male Female (please check one – required for insurance enrollment)
Name (First, Last, MI):	
Date of Birth (mm/dd/yyyy):	SS Number:
Relationship to Employee: Spouse	Common Law Spouse Domestic Partner Civil Union Partner

Is your domestic/civil union partner your qualified tax dependent for health coverage?

Yes, complete the Tax Certification of Dependency Form found at www.cu.edu/node/164116 with your enrollment. No, you will be subject to imputed income (taxable income). For more information, go to www.cu.edu/node/56944.

Name:	ID#:

Section 1: Medical, Dental and Vision Plan Options Cont.

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Important

Complete all information. If not applicable, write N/A.

Enrolling Dependents in medical, dental, vision, who have NOT previously completed dependent eligibility verification, requires DEV documentation in your employee portal in addition to completing and sending your benefit elections.

CU Health Plan – Exclusive enrollments require the selection of a Primary Care Physician (PCP) for each plan participant, or one will be assigned. To find a PCP and their ID# Click Here or go to https://www.anthem.com/cuhealthplan/find-adoctor/.

	doctor/.
Child 1	
Add Remove No change	Male Female (please check one – required for insurance enrollment)
Name (First, Last, MI):	
Date of Birth (mm/dd/yyyy):	SS Number:
Relationship to employee: biological/adopted child step-child child for whom you have lega	l responsibility - Relationship:
Yes, complete the Tax Ce	union partner your qualified tax dependent for health coverage? ertification of Dependency Form found at www.cu.edu/node/164116 with your enrollment. imputed income (taxable income). For more information, go to www.cu.edu/node/56944 .

Add Male Remove Female No change (please check one – required for insurance enrollment) Name (First, Last, MI): Date of Birth (mm/dd/yyyy): Relationship to employee: biological/adopted child step-child child for whom you have legal responsibility - Relationship:

Is the child of your domestic/civil union partner your qualified tax dependent for health coverage?

Yes, complete the Tax Certification of Dependency Form found at www.cu.edu/node/164116 with your enrollment. No, you will be subject to imputed income (taxable income). For more information, go to www.cu.edu/node/56944.

Name:	_ ID#:
Child 3	
Add Remove No change	Male Female (please check one – required for insurance enrollment)
Name (First, Last, MI):	
Date of Birth (mm/dd/yyyy):	SS Number:
Relationship to employee: biological/adopted child step-child child for whom you have leg	gal responsibility - Relationship:
Yes, complete the Tax	ril union partner your qualified tax dependent for health coverage? Certification of Dependency Form found at www.cu.edu/node/164116 with your enrollment. to imputed income (taxable income). For more information, go to www.cu.edu/node/56944 .
Child 4	
Add Remove No change	Male Female (please check one – required for insurance enrollment)
Name (First, Last, MI):	
Date of Birth (mm/dd/yyyy):	SS Number:
Relationship to employee: biological/adopted child step-child child for whom you have leg	gal responsibility - Relationship:
Yes, complete the Tax	il union partner your qualified tax dependent for health coverage? Certification of Dependency Form found at www.cu.edu/node/164116 with your enrollment. to imputed income (taxable income). For more information, go to www.cu.edu/node/56944 .
Additional Children? If you ne	eed to add more children, please make copies of this page.

Name:	ID#:

Section 2: Pretax Savings



FSAs

You must make a new FSA election for each Plan Year. You do not need to be enrolled in a medical plan to elect the HCFSA. Flexible Spending Account elections are irrevocable for the Plan Year. FSA elections can only be made as a new hire/newly eligible, during Open Enrollment or due to a Qualifying Life Change.

For more information visit

<u>Heath Care Flexible Spending Account or go to https://www.cu.edu/node/153399.</u>
<u>Dependent Care Flexible Spending Account or go to https://www.cu.edu/node/153400.</u>

HSA (can be changed at any time during the Plan Year).

For more information see the <u>Health Savings Account Fact Sheet (PDF)</u> or go to https://www.cu.edu/node/153374.

Health Care Flexible Spending Account (HCFSA)

Covers eligible health	care expenses	for you and yo	our tax dependen	ts. You may	not exceed	\$2,850 in	a calendar	and/or
plan year.								

Must select one box.

	to enroll for plan year (July 1-June 30). I understand my election will be divided by the plan year. The plan election minimum is \$120/year, and the maximum is \$2,850 per and/or plan year.
I waive enrollment	

Dependent Care Flexible Spending Account (DCFSA)

Covers eligible daycare expenses for you and your federal tax dependents. You may not exceed \$5,000 per household in a calendar and/or plan year.

Must select one box.

No change

I elect \$	to enroll for plan year (July 1-June 30). I understand my election will be divided by the
•	e plan year. The plan election minimum is \$120/year, and the maximum is \$5,000 per
household in a calendar	and/or plan year.

I waive enrollment

No change

Health Savings Account (HSA)

You must be enrolled in the CU Health Plan – High Deductible to enroll in the HSA. Your contributions may not exceed \$3,650 for single coverage or \$7,300 for family coverage in the calendar year (January-December 2022). If you are age 55 or older, you can make an additional contribution of \$1,000.

If you are a current CU Health Plan High Deductible plan participant and want to enroll in the HSA or are a current HSA participant and want to update your HSA, please complete the <u>HSA Authorization Form</u>, or call Employee Services at 303-860-4200, option 3.

If you are **enrolling** in the CU Health Plan High Deductible **for the first time** and want to enroll in the Health Savings Account, please continue and complete Attachment A.

% %

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					Page 7 of 13
Name:	ID#:				
Section 3: E	Basic Term Life with AD&D, O	otional Life	and Volunt	ary AD&D	
	an access the Medical History Statement and ard.com/w/PA_AmuBridgeWeb/MuSer			f <u>555a048f6ab5</u>	
Basic Term	Life with AD&D				
Enrollment for th	ne \$50,000 policy is automatic and premiu	ms are paid by	CU.		
 If you do of the gr Benefici The emp Primary Continge If you na 	ange your primary and contingent benefici o not designate a beneficiary for your life in roup policy. ary designations on your most current form ployee is automatically the sole beneficiary beneficiary – receives the benefit in the event beneficiary – receives the benefit only ame more than one primary or contingent total in each category equals 100 percent	nsurance plans on revoke all pri of for all dependent of your de if your primary beneficiary, inc	ior designations. dent life insurance eath. beneficiary(ies) dicate the percen	e plans. are deceased. tage assigned to o	
Beneficiary(ies)) Name(s): Last, First, MI		Relationship	Date of Birth	%
Primary					%
Primary					%
Contingent					%
Contingent					%
Optional Te	rm Life with AD&D – Employe	e Enrollme	ent		
Allowable Amo eligible to elect r 303-860-4200, c	unts: Depending on if you are a new hire may vary. Please refer to the corresponding option 3 to determine election amounts.	or experiencir	ng a Qualifying Li		
Must select one	DOX				
I elect to enroll in Optional Term Life/AD&D in the amount of \$ (\$1,000 increments only) Standard Rate (tobacco use in the last 12 months) Discount Rate (no tobacco use in the last 12 months)					
	ge in current coverage level enrollment				
Beneficiary(ies)) Name(s): Last, First, MI		Relationship	Date of Birth	%

% Contingent Reminder: You can enroll or increase your coverage anytime by completing and sending the Medical History Statement to The Standard Insurance Company anytime during the year. You can elect in \$1,000 increments up to \$1,000,000. The Standard Insurance Company will notify you and CU if enrollment or increase is approved or denied. The Medical History Statement can be found at https://www.cu.edu/node/115428

Primary

Primary

Contingent

			Page 8 of 1 :
Name: ID#:			
Section 3: Basic Term Life with AD&D, Optional Lif	e and Volunt	ary AD&D C	ont.
		<u>, </u>	
Optional Term Life with AD&D – Dependent Enroll	ment		
Optional Life - Dependent Enrollment – <u>Dependent eligibility docume</u> previously completed dependent eligibility verification (DEV). For existin during Open Enrollment. The university employee is automatically the splans.	ng elections, the to	bacco rate can c	only be changed
Allowable Amounts: Depending on if you are a new hire or experience eligible to elect for a spouse/partner policy may vary. Please refer to the call the benefits office at 303-860-4200, option 3 to determine election a Optional Life coverage amount. Spouse/Partner cannot enroll unless en	e corresponding <u>C</u> amounts. Coverage	<u>Qualifying Life Ch</u> e cannot exceed	ange guide or
Spouse/Partner – Must select one box			
I elect to enroll my Spouse/Partner in Optional Term Life/AD&D	in the amount of S	\$(\$1,	,000
increments)			
Standard Rate (tobacco use in the last 12 months)			
Discount Rate (no tobacco use in the last 12 months)			
No change in current coverage level			
I waive enrollment			
Children – You can elect flat amounts of \$5,000 or \$10,000. No Medical Life enrollment amount must be equal to or greater than the flat amount Must select one box			
I elect to enroll my child(ren) for \$5,000 per child			
I elect to enroll my child(ren) for \$10,000 per child			
No change in current coverage level			
I waive enrollment			
	Employee E	nrollment	
Voluntary Accidental Death and Dismemberment –	· Employee E	IIIOIIIIIeiit	
You can elect in \$10,000 increments up to 10x your annual salary or \$2 a new hire/newly eligible and certain Qualifying Life Changes. No media			ent available as
Must select one box			
I elect to enroll in Voluntary AD&D in the amount of \$	(\$10,000) increments)	
No change in current coverage level	(, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
I waive enrollment			
Beneficiary(ies) Name(s): Last, First, MI	Relationship	Date of Birth	%
Primary	Notationship	Date of Diffil	% %
· · · · · · · · · · · · · · · · · · ·	L		70

Deficial y(les)	Name(s). Last, First, Wi	Relationship	Date of Birtin	/0
Primary				%
Primary				%
Contingent				%
Contingent				%

Name:	ID#:
ivallie.	10#.

Section 3: Basic Term Life with AD&D, Optional Life and Voluntary AD&D Cont.

Voluntary Accidental Death and Dismemberment – Dependent Enrollment

Dependent Enrollment– <u>Dependent eligibility documents</u> are required unless your dependent has previously completed dependent eligibility verification (DEV).

Spouse/Partner – You can elect in \$10,000 increments up to \$250,000. Coverage cannot exceed employee's Voluntary AD&D coverage amount. Spouse/Partner cannot enroll unless the employee is enrolled. Enrollment available as a new hire/newly eligible and certain Qualifying Life Changes. No medical history necessary.

Must select one box

I elect to enroll my spouse/partner in Voluntary AD&D in the amount of \$ _____ (\$10,000 increments)

No change in current coverage level

I waive enrollment

Child(ren) Children cannot enroll unless the employee is enrolled.

Must select one box

I elect to enroll my child in Voluntary AD&D in the flat amount of \$5,000

No change in current coverage level

I waive enrollment

Section 4: Short and Long Term Disability

Short Term Disability – Classified employees are automatically enrolled in Short Term Disability and is effective the first day of your benefits eligibility. CU pays the premium.

Long Term Disability – You can apply at any time. You must work a minimum of 30 hours/week. To apply for coverage, you must complete the <u>Medical History Statement</u> and sent it to The Standard Insurance Company for approval. *Rates are subject to PERA vesting* *The Medical History Statement can be found at https://www.cu.edu/node/115428*.

Must select one box

I waive enrollment

No change

Click to learn more about disability or visit http://www.cu.edu/node/153406.

*You must contact Employee Services if you become vested with PERA. Upon notification, you will be enrolled in the vested rate on the next available pay period.

Section 5: Retirement Plans

For information on CU Mandatory Retirement Plan eligibility and placement please <u>Click Here</u> or visit https://www.cu.edu/node/153123

For information on how to enroll in CU Voluntary Retirement Plans please <u>Click Here</u> or visit https://www.cu.edu/node/153431

Name:	ID#·
Name.	10π

General Fraud Statement

Any employee, employee's dependent(s), or other individual(s) who knowingly provides false, incomplete, or misleading facts or information on any Benefits Enrollment/Change Form, benefits enrollment website, affidavit, or other document for the purpose of defrauding or attempting to defraud the university's benefits plans hereto commits a fraudulent act. Any such person will be subject to civil and/or criminal penalties, fines, denial of enrollment in any or all the university's benefits plans, or as provided in regulations, statutes, and applicable written directives.

Authorization and Signature - Read, Sign and Send in

- I certify that by completing, signing and returning this form, I agree to abide by the eligibility, enrollment and election procedures for my University of Colorado benefits as outlined on the Employee Services website at www.cu.edu/benefits.
- By signing this form, I attest that I have reviewed the dependent eligibility definitions and that the information I am sending is true and accurate. I understand that if I have knowingly provided false or misleading information related to the enrollment of an ineligible dependent in a benefits plan, I may be subject to discipline, and the university may be required to take action to recover funds expended due to fraud or fiscal misconduct.
- I certify that I have been given the opportunity to enroll for group benefits insurance as offered by and through the
 University of Colorado. I understand that I cannot change certain elections until the next Open Enrollment period
 unless I have a Qualifying Life Change.
- I agree to utilize the appeal procedure(s) established by the carrier(s)/administrator for resolving claims disputes. Depending on the conditions set forth by the carrier, this agreement may require binding arbitration instead of a court trial for dispute resolution.
- I acknowledge that carriers may release certain information about me and/or my dependent(s) when required under federal or state law, or pursuant to legal process, and may release and obtain medical information to or from other carriers, providers, and public agencies for the purpose of providing health care services, to facilitate payment for these services, and conduct related administrative operations.
- I hereby authorize the University of Colorado to deduct the necessary premiums, if any, from my paycheck or bill me directly.

Signature:	Date:	

Action Required

• If you are enrolling in the CU Health Plan High Deductible for the first time and want to enroll in the Health Savings Account, please continue and complete Attachment A.

OR

If you are ready to complete your enrollment, Click Here or go to page 13.

			Page 11 of 13	
Name:		ID#:		
Attac	hment A: Healt	th Savings Accou	ınt (HSA) Authorization	
Only c	omplete if enrolling i	n the CU Health Plan Hi	igh Deductible for the first time .	
particip			e plan participant and want to enroll in the HSA or are a current HSA emplete the HSA Authorization Form, or call Employee Services at 303-	
Healt	h Savings Acc	ount (HSA) Autho	orization	
Health	Savings Account (I	HSA) Authorization Fo	rm	
1.	You must be enrolle Account.	ed in the CU Health Plan	n High Deductible as a primary member to enroll in a Health Savings	
2.	Refer to our HSA w	<u>ebpage</u> for current calen	ndar year (Jan Dec. 2022) limits or go to www.cu.edu/node/153425.	
3.	3. Complete this form if you want to enroll in the HSA.			
4.	Review, sign and da	ate the second page of tl	his form.	
5.	5. Once your account is opened, you will receive a welcome packet from Optum Bank in the mail with information about using your HSA, creating an online account and the agreements governing your account.			
6.	Changes will be effe December).	ective July 1, 2022. The	contribution election made will be divided by 6 months (July –	
Emplo	yee Information			
	Employee ID#	First Name:	Last Name:	
	Middle Initial:	Phone Number:	Email:	
Enrollr	nent Type – New Er	ırollment		
Deduc	tion – For current ca	lendar year limits, refer t	to our <u>HSA webpage</u> or go to <u>www.cu.edu/node/153425</u> .	
	I understand that m	n annual pledge of \$ y annual pledge amount calendar year plus any l	t entered above includes any deductions already pending deductions.	

	Page 12 of 13
Name:	ID#:
Attachn	nent A: Health Savings Account (HSA) Authorization Continued
Health	Savings Account (HSA) Authorization
Acknowled	Igment: I understand and agree to the following:
1.	I would like to open an Optum Bank HSA, and I am eligible to contribute to an HSA.
2.	I authorize the University of Colorado to act as my agent to open an Optum Bank HSA for me and to send my name, residential address, date of birth, Social Security Number/Individual Taxpayer Identification Number, phone number, email address, country of citizenship and residency status to Optum Bank. As an agent on my behalf, the University of Colorado will receive a notice from Optum Bank, which explains that Optum Bank will obtain, verify and record information to identify me before it opens my HSA. Optum Bank does this to help the United States government fight money laundering activities and terrorism funding.
3.	I agree that the University of Colorado will be my agent until the first of three events occurs: • I receive my HSA welcome packet from Optum Bank. • I give the University of Colorado my written notice that I do not want the University of Colorado to act as my agent, and the University of Colorado has enough time to act on my notice. • I receive a notice from Optum Bank that my application for an HSA has been declined.
4.	I also authorize Optum Bank to make any inquiries it considers appropriate to determine if it should open and maintain my HSA. This may include obtaining information from a credit reporting agency for identity verification and fraud protection.
an online a	account is opened, you'll receive a welcome packet in the mail with information about using your HSA, creating account and the agreements governing your account. If you no longer want an HSA, you'll have seven business receiving your welcome packet to cancel the account.
If you have 7967.	other questions or would like to review the agreements, visit https://www.optumbank.com/ or call 1-844-326-
By my sign by the dollar	tion and Signature nature below, I agree that for amounts paid after the date this agreement is effective, my salary will be reduced ar amount elected herein. I am eligible to enroll in an HSA, and I have reviewed, understand and agree to the listed under the Acknowledgement section of this agreement.

Employee Signature: _____ Date: _____

Name:	ID#:

Complete Your Enrollment Through Secure Upload

Upload your Benefits Enrollment/Change Form electronically for a fast and secure method to complete your enrollment:

- 1. **COMPLETE** and **SIGN** (page 10)
- 2. **SAVE** this form to your device
- 3. <u>CLICK</u> to upload your saved form and supporting documents if applicable. You will be prompted to sign into your employee portal if you are not already signed in.

If you DO NOT have access to the employee portal, securely upload your form HERE.

Dependent eligibility verification (DEV)

If you are enrolling a NEW dependent that has not previously completed dependent eligibility verification with Employee Services, you may upload your supporting documents with this Benefits Enrollment/Change Form or you will need to complete the DEV process in your employee portal within 31 days of your hire date or Qualifying Life Change.

Alternate Ways to Complete Enrollment

In the event you are unable to complete your enrollment electronically, you may do so in the ways described below. Note that these methods do take longer to process.

Make a copy and mail the original to:

Employee Services University of Colorado 1800 Grant Street, Suite 400 Denver, CO 80203

By fax

Fax to 303-860-4299 (retain a copy of the fax transmission)

By email

Documents with personal information should never be emailed for security reasons.

Alternate DEV submission

If you are unable to access your portal and need to submit DEV documentation, <u>Click Here</u> or go to https://www.cu.edu/node/116040. This is only recommended in the rare case you do not have access to your employee portal. DEV submitted this way will take longer to process.