

University of Colorado



This guide answers some of the most frequently asked questions for CU employees about new hire/eligible basic benefits enrollment questions. More resources are available at <u>www.cu.edu/benefits</u>, or you can contact a benefits professional at <u>benefits@cu.edu</u> or call 303-860-4200, option 3 during regular business hours.

Benefits FAQ	2
Q. Am I eligible for benefits?	2
Q. When do I need to enroll?	2
Q. What if I do not enroll or waive my benefits by my deadline?	2
Q. When is the plan year?	2
Q. When will my coverage begin?	2
Q. Who can I enroll in benefits?	2
Q. What is Dependent Eligibility Verification (DEV)?	2
Q. How do I submit Dependent Eligibility Verification (DEV) documentation?	3
Q. Can I enroll my dependents if I don't have my Dependent Eligibility Verification (DEV) documentation available and need to request them?	3
Q. When will my benefits be deducted from my paycheck?	3
Q. I have a J-1 Visa, what medical plans comply with my Visa?	3
Q. I have a J-1 Visa, how do I enroll my spouse and/or children (J-2 Visa)?	
Payroll FAQ	4
Q. How do I request employment verification?	4
Q. How do I update my personal information in my employee portal?	4
Q. Where can I learn more about Direct Deposit, My W4, My Leave and My Paycheck?	4
International Tax	4
Q. I am an international employee. Are there any special requirements for me?	4
Q. Where can I find resources and information to navigate the U.S. tax system?	4

## **Benefits FAQ**

#### Q. Am I eligible for benefits?

A. The university will review your job classification and appointment to determine your eligibility. Typically, you must be in a regular, benefits eligible position of 50% or greater appointment to be eligible for employee benefits. If you are unsure, you can ask your supervisor or contact a benefits professional at <u>benefits@cu.edu</u> or 303-860-4200, option 3.

#### Q. When do I need to enroll?

A. You have 31 days from your official hire date to enroll or waive coverage. Your hire date can be found on your university welcome letter.

## Q. What if I do not enroll or waive my benefits by my deadline?

A. If you do not enroll or waive your coverage within the deadline, you will be **automatically** enrolled in the following default plans: CU Health Plan – High Deductible and CU Health Plan – Essential Dental. Both plans will be employee only and monthly premiums are \$0. These defaults remain for the plan year. You may not make any changes until the next Open Enrollment, unless you experience a <u>Qualifying Life Change</u>. Please contact a benefits professional at <u>benefits@cu.edu</u> or 303-860-4200, option 3 if you had extenuating circumstances for not enrolling/waiving in time.

#### Q. When is the plan year?

A. The plan year is from July 1 – June 30. Your enrollment as a new hire will be effective for the remainder of the plan year.

#### Q. When will my coverage begin?

A. Your official hire date determines when your coverage will begin. You can find your official hire date on your university welcome letter. If your hire date is the first of the month, your coverage will begin immediately, regardless of the date you actually enrolled.

For example: If your hire date is May 1, your benefits will be effective May 1.

If your hire date is any other day than the first of the month, your coverage will be begin the first of the following month.

For example: If your hire date is May 2, your benefits will be effective June 1.

## Q. Who can I enroll in benefits?

A. As an eligible employee, you can add the following dependents to your plans: spouse, common-law spouse, civil union partner, domestic partner, dependent children up to age 27 and qualifying children with a disability over age 27.

## Q. What is Dependent Eligibility Verification (DEV)?

A. Dependent Eligibility Verification documentation is required to verify your dependent(s) eligibility. When you enroll your spouse/partner and/or eligible dependent children, in any of your CU medical, dental, vision, life insurance or tuition assistance benefits, you must submit documentation of eligibility for each dependent as listed in the DEV form. If you do not provide the necessary documentation, your unverified dependents will be removed from your benefit plans.

## **Q.** How do I submit Dependent Eligibility Verification (DEV) documentation?

A. You must submit your DEV after you enroll your dependent(s) in your employee portal. You can submit DEV electronically in your employee portal or via a paper form.

Electronic submission:

- 1. Log in to the employee portal
  - In the CU Resources area, open the dropdown menu and select Forms
- 2. Click the Medical tile
- 3. Click the Dependent Eligibility tile, and complete the form

# Q. Can I enroll my dependents if I don't have my Dependent Eligibility Verification (DEV) documentation available and need to request them?

A. Yes, we encourage you to submit your enrollment without the documentation, so you do not miss your deadline. If documentation is not available and you need to request them, please contact a benefits professional at <a href="mailto:benefits@cu.edu">benefits@cu.edu</a> or 303-860-4200, option 3, so they can make a note on your enrollment record.

Resources to obtain documents:

CU website to obtain affidavits: <u>https://www.cu.edu/benefits</u> Birth Certificates & Marriage Licenses for Colorado: <u>https://cdphe.colorado.gov/vitalrecords</u> Birth Certificates & Marriage Licenses nationwide: <u>http://www.vitalchek.com</u> Children born outside of the United States: <u>http://www.state.gov</u>

## Q. When will my benefits be deducted from my paycheck?

A. Insurance premiums are deducted from the same month that they occur. However, as a new hire your first deduction depends on the time of month you enroll. Enrollments received after the 10<sup>th</sup> of the month may not be reflected in that month's paycheck, resulting in a double deduction the following month.

## Q. I have a J-1 Visa, what medical plans comply with my Visa?

A. If you have a J-1 Visa, you can participate in any one of our plans. However, only the CU Health Plan - Exclusive and CU Health Plan - Kaiser meet the low deductible requirement of the J-1 Visa.

## Q. I have a J-1 Visa, how do I enroll my spouse and/or children (J-2 Visa)?

- A. You can enroll your J-2 spouse/child at the time of your new hire enrollment, and no proof of "date of entry" will be required. Their coverage will begin when your coverage begins. However, if you have a J-1 Visa and your spouse/child (J-2 Visa) is entering the United States after you, it is considered a Qualifying Life Change, which allows you to add them to your existing plans when they arrive in the United States.
  - You have 31 days from the "date of entry" of your spouse/child(ren) (J-2 Visa) into the United States. If you miss the deadline, you will have to wait until Open Enrollment in the spring.
  - Contact Employee Services (benefits@cu.edu) to initiate the J-2 spouse/child(ren) enrollment.
  - You will need to provide proof of entry date documentation (e.g., seal of USA Immigration on Passport or Visa). You must provide a translation document if it is in a foreign language.

- Effective coverage for the J-2 begins the first of the month following the "date of entry."
- You can enroll your J-2 spouse/child at the time of your New Hire Enrollment and no proof of "date of entry" will be required.
- You must provide Dependent Eligibility Verification (DEV) documentation for your J-2 spouse/child(ren).

# Payroll FAQ

## Q. How do I request employment verification?

A. CU employment verification is conducted through The Work Number: <u>https://theworknumber.com/</u> or 800-367-2884.

## Q. How do I update my personal information in my employee portal?

A. You should keep your personal information up to date to ensure your contacts can be reached during an emergency, that important items get to you by mail and more. As an active employee, learn how to add, update or verify your personal information through the <u>Payroll Self-Service website</u>.

## Q. Where can I learn more about Direct Deposit, My W4, My Leave and My Paycheck?

A. You can visit the <u>Payroll Self-Service</u> for step-by-step instructions for Direct Deposit, W4s, My Leave, My Paycheck and more.

## International Tax

## Q. I am an international employee. Are there any special requirements for me?

A. All new international CU employees working in the United States are required to meet with an international tax specialist to document their U.S tax residency status, complete Form W4 with the appropriate restrictions as required, review and apply for available tax treaty benefits and clarify personal tax filing responsibilities. <u>Book your appointment online</u>.

## Q. Where can I find resources and information to navigate the U.S. tax system?

A. The CU <u>International Tax website</u> provides information and resources to support nonresident alien students and employees in navigating the U.S.'s tax system.