

New Hire Step-By-Step Benefits Enrollment Guide



For New Hires and Newly Benefit Eligible Team Members

2022 - 2023

Ready to enroll? Follow the steps in this guide to make your benefit elections.

Start by visiting HRConnections at <u>www.umms.org/hrconnections</u> and click Employee.

If you need assistance with the HR*Connections* website, please call the HR*Connections* Service Center at 1-855-486-6747.

For assistance with the Kelly Benefits website, please call the Kelly Benefits Center at 1-888-535-5949.



HR Connections

HR*Connections* Online is the one-stop shop for all Human Resources-related activities for employees and new hires of the following:

- University of Maryland Medical System Corporate
- University of Maryland Baltimore Washington Medical Center
- University of Maryland Community Medical Group
- University of Maryland Medical Center Midtown Campus
- University of Maryland Medical Center University Campus
- University of Maryland Rehabilitation and Orthopaedic Institute
- University of Maryland St. Joseph Medical Center
- University of Maryland Shore Regional Health

For other UMMS hospitals not listed above, please contact the local HR department for assistance.

Questions? Call the HRConnections Service Center at 1-855-4UMMSHR (1-855-486-6747)







Click *Home Computer* if you are at home, or click *Work Computer* if you are at work.



Log in to HR*Connections*. Your username is your team member ID number. If this is your first time signing in as a team member, the default password is Umms and the last 4 digits of your social security number (example: Umms1234).

If you have signed in before and you have forgotten your password, click *Forgot Password* for a reminder question.

If you are unable to reset your password by using the *Forgot Password* feature, contact the IS&T Help Desk at (410)328-4357 to reset your password. Click the **My Benefits** link in the My HR*Connections* QuickLinks box on the HR*Connections* home page. You will be forwarded to the Kelly Benefits enrollment portal.



NOTE: If the Kelly Benefits website does not load, you may need to disable your browser's pop-up blocker before proceeding. To disable the pop-up blocker, please follow the directions for your browser listed on the next page. After the pop-up blocker has been disabled, please refresh and repeat this step.

How to Disable Pop-Up Blockers Select your browser and follow the instructions

Google Chrome

At the top right corner of your browser window, click *Customize and control Google Chrome* (the button with 3 dots)



- Click *Settings*
- At the bottom, click *Show advanced settings*
- Under *Privacy*, click *Content settings*
- Under *Pop-ups* click *Allow all sites to show pop-ups*



Mozilla Firefox

- Click *Tools*, then click *Options*
- On the *Content* tab, uncheck the *Block Popup Windows* box, then click *OK*

Safari

- Click *Safari*, then click *Preferences*
- Click *Security*
- Under Web Content, uncheck the Block pop-up windows box



We are pleased to offer many great benefits to our newly eligible employees. Consider all of your options before making your elections. Once you complete your enrollment, you will only be able to make changes during Open Enrollment or if you have a Qualifying Event (marriage, birth of child, etc.).

Your eligibility period to complete your New Hire benefits enrollment ends on 5/12/2022 at 11:59 PM EST.

(i) Your company is currently in its Open Enrollment period.

(i) If your New Hire Enrollment is effective prior to 7/1/2022, you will have the opportunity to participate in Open Enrollment for plans effective 7/1/2022

Open Enrollment ends in 22 days.

Enroll Now

During your New Hire Enrollment Period, you will see this notification at the top of the page. Click "Enroll Now" to start the process. MY HOMEPAGE MY BENEFITS & PERSONAL INFORMATION COMPANY BENEFITS RESOURCES -

Employee Personal Information

③ There are specific items on this page that you will not have the ability to update. Demographic changes can be updated in HRConnections. <u>Please click here for further instructions</u>.

NOTE: If you are enrolling in an HSA account, Federal Law (Patriot Act) requires that an actual physical U.S. street address be provided to open this account. A P.O. Box or foreign address is not sufficient, and your account cannot be opened until this requirement is met.

Basic Information



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А	α	a	r	е	s

Street Address 1: *	
Street Address 2:	
City: *	
State/Province: *	-
Zip/Postal Code: *	
Country: *	*

Contact Information

Home Phone:		
Mobile Phone:	() -	
Email Address:		
	Privacy Policy	
Race, Ethnicity, Language a	and Country of Origin	Disclaimer ()
Race:	•	
Ethnicity:	-	
Language:	-	
Country of Origin:	-	

Save & Con

Review your Personal Information.

Click, "Save & Continue."

NOTE: If your personal information is incorrect or has changed, please update your information in HR*Connections* Employee Self Service. For assistance, contact the HR*Connections* Service Center at (855) 486-6747. Any changes you make to your personal information in HR*Connections* will be sent to Kelly Benefits the next day.

Midtown Employees Only: For tobacco free attestation information, see **Appendix 1** at the end of this guide.

Personal information changes have been saved. Your Dependents Add your dependents who need coverage. Eligibility depends on the plan in which you are enrolling. (i) Dependents being added for the first time will require documentation or they will be dropped from your plan. Newly Eligible: within 31 days of the event 2022 Open Enrollment: by May 31, 2022 Please upload your documentation using the "Verification Document" button below or email documentation to Depende Verification. You may also fax your documentation to 410-527-5904 A Marcy R Dixon Gender: Male Disabled: No Edit DOB: 4/25/1987 Eligible for Medicare: No Spouse SSN: ###-##-5424 👗 Levi D Knapp Gender: Female Disabled: No Edit DOB: 4/25/2007 Eligible for Medicare: No Child SSN: ###-##-1463 Full-Time College Student: No Hide 👗 Neil Ms Valdez Gender: Male Disabled: No Edit Eligible for Medicare: No DOB: 4/25/2007 Child SSN: ###-##-5240 Full-Time College Student: No Hide Add Dependen Continue

To change information for an existing dependent, click the *Edit* button. To add a new dependent, click the *+Add Dependent* button. When finished, click *Continue*.

IMPORTANT: This screen is for adding dependent demographic information only and will NOT enroll your dependent in a benefit plan.

Additional documentation is REQUIRED if you are adding dependents to a plan. Please upload your documentation using the "Verification Document" button that will appear after the dependent has been added or email to <u>benefitshotline@kellybenefits.com</u>. You may also fax your documentation to (410) 527-5904.

We recommend calling Kelly Benefits at (888) 535-5949 to confirm receipt of your documents prior to the deadline.

YOUR DOCUMENTS MUST BE RECEIVED BY KELLY BENEFITS WITHIN 31 DAYS OF YOUR EMPLOYMENT START DATE OR YOUR DEPENDENTS WILL NOT HAVE COVERAGE



×

Cancel

Previously Provided Verification Documents

Birth Certificate 4/29/2020 Birth Certificate 4/29/2020







Document Type



If you added a new dependent and clicked on the "Dependent Verification Document" button, you will be taken to this screen.

Select the "Document Type" (1) using the drop-down menu and then using "Browse" (2), select the document from your computer to upload.

Click "Upload" (3) and you will see the documents you added appear at the top of the screen (4).



You're now on the Enrollment Dashboard.

Click on each "Enroll or Decline" button to enter and choose your benefits

Let's go to "Medical" first...

🦁 Medical	4		
Who Should Be Covered? Cacilla En Abbett (R-piepe) Marcy Steen (Researd) Dama Abbett (ping) Law Knapp (ping) Nall Valdet (ping) Put Segment			
Elect a Plan Orgou can decline coverage below.			Compare Plane
Bronze Plan Center NOISCOS CVS CareMark Rolaf Cenerage Period: 07/01/2020 - 06/30/2020	i Wen Plan Hghlighta ∰ Digibility Sulas	\$32.37 Nac Dari Der Day	Your Current Election
Silver Plan Carrier NDL9-053, 018 Caralitary Ro-95 Coverage Perfort 07/01/0020 - 06/90/0029	III Van Pan Hghighta 19 Eigblity Sulaa	\$54.19 Not Dee Day	Elecc Plan
Gold Plan Carrier NOL9-OSL CVS CareMark Ro: 9F Coverage Particl: 07/0+/5022 - 06/30/5023		\$86.60 New Deal Der Day	Elace Plan
	Decline Coverage		
Answer Plan Questions Are you on Medicere? *			
Datk			Continue

Note: These amounts are for example only.

Start by choosing who will be covered by this benefit by clicking on each dependent you wish to have coverage. The "Cost Per Pay" amount being shown will change based on the dependents selected.

Here you see only the team member is selected so the team member only Cost Per Pay rate is being shown.

- To Elect a Plan, select the Elect Plan button next to the plan.
- For a quick summary of each plan, click "View Plan Highlights".
- To waive medical coverage, click "Decline Coverage"
- Click "Continue" when done

🗳 Health Savings Account

Enter an Annual or Per Pay Contribution Amount for your Health Savings Account or you may decline to participate . Your HSA contribution amount can be changed at any time during the year.



PLEASE NOTE: The full annual amount you elect will be deducted regardless of when you are eligible. Pay close attention to the cost per pay number when enrolling and keep in mind that the plan year ends on June 30th. If you choose a Medical plan associated with a Health Savings Account (Bronze Plan), you will be presented with this screen.

You may choose to enter an <u>annual</u> contribution amount or <u>per pay</u> amount.

If you enter an annual contribution amount, the system will automatically calculate your cost per pay for the plan year.

If you do not wish to have an HSA, click on "Decline Coverage".



Continue in the same manner for each benefit listed.

As you elect benefits, you'll see your progress on the main dashboard, and your "Total Cost Per Pay" will accumulate on the bottom.

You can click "Change" if you change your mind and need to adjust your choices.



You will need to either Enroll or Decline the Flexible Spending (FSA), Limited Purpose FSA and Dependent Care FSA accounts.

<u>Flexible Spending Account (FSA)</u> – Funds taken from your paycheck before taxes that can be used to pay for qualified medical expenses such as deductibles, copayments, and other expenses not covered by the medical plan. Funds must be used within the plan year. Any funds not used will be forfeited.

<u>Limited Purpose FSA</u> – Similar to the FSA, but operates in conjunction with a health savings account. Funds can only be used for dental and vision expenses. Funds must be used within the plan year. Any funds not used will be forfeited.

<u>Dependent Care FSA</u> – Funds that can be used to pay for daycare, preschool, or elderly care that allows you and your spouse to work, look for work or attend school full-time. Funds must be used within the plan year. Any funds not used will be forfeited.

NOTE: Flexible Spending Plans (FSAs) are subject to non-discrimination testing each plan year. Results vary and are dependent upon enrollment totals and the salaries of others who enroll. Based on the results of the testing, your FSA election may be reduced for the plan year. We are unable to advise prior to enrollment if you will be affected by the testing.

🗳 Health Savings Account

Enter an Annual or Per Pay Contribution Amount for your Health Savings Account or you may decline to participate . Your HSA contribution amount can be changed at any time during the year.

Learn more about your Health Savings Account	~
Enter your Annual or Per Pay Contribution Amount Minimum Annual Contribution: 80.00 Meximum Annual Contribution: 83,650.00 View Pien Highlights	Amount is Annual Amount is Per Pay S 100.00
S YOUR COST PER PAY	\$3.84
Decline Coverage	
Back	Continue

The full annual amount you elect will be deducted regardless of when you are eligible. Pay close attention to the cost per pay number when enrolling and keep in mind that the plan year ends June 30th.

The Health Care, Limited Purpose and Dependent Care FSA screens are similar.

- Enter an annual contribution amount or an amount per pay.
- Your Cost Per Pay will be automatically calculated.
- Click "Decline Coverage" if you do not wish to contribute to an FSA.
- Click "Continue" when completed.

If the medical benefit chosen does not allow you a particular FSA, you will not be able to elect it.

🗱 Accident

No one can predict a serious accident. That's why this plan pays for out-of-pocket and other expenses, such as x-rays and physical therapy, following an accident or injury. This coverage is especially helpful when supporting High Deductible Health Plan as it can fill in the "gap" of the large deductible. This can be purchased on its own or in combination with other plans offered. Make sure to check the policy for the specific list of fixed cash benefits.



Enroll or Decline

Enroll or Decline

Hospital Indemnity

A hospital stay can be financially stressful. This plan typically helps offset non-covered expenses, such as major diagnostic testing and emergency room. Plan pays a fixed cash benefit to help with a variety of out-of-pocket medical expenses and helps fill the "gap" with a High Deductible Health Plan. Plan can be purchased on its own or in combination with other plans offered. Make sure to check the policy for the specific list of fixed cash benefits.

Employee Critical Illness

A serious illness never tells you it's coming, and few are financially prepared for it. This plan typically includes coverage for cancer, severe heart conditions, stroke, Alzheimer and other critical conditions. Plan pays a fixed cash benefit to help with a variety of out-of-pocket medical expenses and helps fill the "gap" with a High Deductible Health Plan. This can be purchased on its own or in combination with other plans offered. Make sure to check the policy for the specific list of covered illnesses.

Spouse Critical Illness

A serious illness never tells you it's coming, and few are financially prepared for it. This plan typically includes coverage for cancer, severe heart conditions, stroke, Alzheimer and other critical conditions. Plan pays a fixed cash benefit to help with a variety of out-of-pocket medical expenses and helps fill the "gap" with a High Deductible Health Plan. This can be purchased on its own or in combination with other plans offered. Make sure to check the policy for the specific list of covered illnesses.

Enroll or Decline

Child Critical Illness

A serious illness never tells you it's coming, and few are financially prepared for it. This plan typically includes coverage for cancer, severe heart conditions, stroke, Alzheimer and other critical conditions. Plan pays a fixed cash benefit to help with a variety of out-of-pocket medical expenses and helps fill the "gap" with a High Deductible Health Plan. This can be purchased on its own or in combination with other plans offered. Make sure to check the policy for the specific list of covered illnesses.

화 Voluntary Legal

Traffic violations, preparing or updating a will, or leasing/buying a home can require legal expertise. For a few dollars a month you can have real-time access to expert support when essential legal needs occur.



Enroll or Decline

VOLUNTARY BENEFITS

You may elect voluntary benefits directly on the Kelly Benefits web portal. The benefits offered will be listed with a brief description of the benefit. The cost of these benefits are paid by the team member and will be listed as you make your election.

To elect any of the voluntary benefits, click on the "Enroll or Decline" button.

Identity Theft Protection

This coverage provides a trusted partner to protect your information and help you recover if your identity is compromised. This protection helps to minimize your chance of financial loss and assistance getting your situation restored.



Who Should Be Covered? Wendy Ne Mullins (Employee) James Mullins (Spouse) Add Dependent			
Elect a Plan Or you can decline coverage below.			
Accident Insurance Carrier: Voya Financial Inc. Coverage Period: 07/01/2022 - 06/30/2027	 D View Plan Highlights Eligibility Rules 	\$3.03 Your Cost Per Pay	Elect Plan
	Decline Coverage	2	
Back			Continue

You first need to select who should be covered under the benefit by clicking the box next to the individual(s) to be enrolled. Your cost per pay will change based on who is selected.

If you do not see a dependent listed, you may click "+Add Dependent" to do so. Remember that supporting documentation may be needed and must be received by Kelly Benefits within 31 days of your new hire date.

Next, click on "Elect Plan".

If you wish to waive coverage, check the box next to "Decline Coverage".

Then click the "Continue" button.



Life & AD&D Insurance

Company Paid

You will need to designate a beneficiary(ies) for your company provided life insurance.

- Click on "Add/Change Beneficiaries".
- Select who you would like the beneficiary(ies) to be.
- Select the type for each beneficiary.
- Select the percentage of the benefit each beneficiary is to receive.
- Click "Save Changes and Close".

Be sure that the total percentage between all beneficiaries totals 100%.



Supplemental Life Insurance

If eligible, you may select supplemental life insurance for yourself, spouse and child(ren).

Use the drop down menu to select an amount of coverage. If you choose over the Guaranteed Issue Amount, you'll see the amount in red and will be notified that Evidence of Insurability is required before this amount will go into effect.

- Your cost per pay for the coverage selected will be listed.
- Be sure to assign a beneficiary(ies)

Click on "Decline Coverage" if you do not wish supplemental life. ²⁰

Company Provided Benefits



Once you have made all of your selections, click on the "Continue" button.

O Thank you for completing New Hire Enrollment!

Dependents being added for the first time will require documentation within 31 days of the event or they will be dropped from your plan. During 2022 Open Enrollment, the documentation must be sent no later than May 31, 2022. If you are adding a newborn to your plans, please be advised that we are temporarily allowing you to supply hospital birth records in place of a birth certificate.

Please email your supporting documentation to dependent/erification@kellybenefits.com or fax to 410-527-5904. You may also upload your supporting documentation using the "Verification Document" link that appears on the Dependents page after you have entered in your newly eligible dependents. It is your responsibility to confirm your documentation has been received by the Kelly Benefits Benefit Center.



When complete, you'll be taken back out to your Team Member Homepage and you'll see this confirmation. Other information may be presented if additional documentation is needed.

Don't Forget!

Submit spouse and dependent supporting documentation to Kelly Benefits within 31 days of your employment start date.

See Appendix (slide 25 – 27) for dependent documentation requirements.

Your documents can be uploaded using "Verification Document" button or emailed to <u>benefitshotline@kellybenefits.com</u>. You may also fax your documentation to (410) 527-5904. We recommend calling Kelly Benefits at (888) 535-5949 to confirm receipt of your documents prior to the deadline.

Appendix 1: Tobacco Attestation MIDTOWN Team Members ONLY

Team Members at UMMC Midtown who do not use tobacco products may qualify for reduced insurance premiums. In order to qualify, UMMC Midtown Team Members will be asked to certify their smoking status on the Kelly enrollment portal while completing enrollment. After certifying your tobacco status, click "Save & Continue".

TOBACCO-FREE ATTESTATION

By answering below, I certify and confirm that:

I am not currently using, and have not used, any tobacco products within the past 30 days, and I will continue to be tobacco-free. This includes, but is not limited to, cigarettes, cigars, pipes, chewing tobacco, e-cigarettes, snuff, vaporizers, etc.

If you answered "No," we encourage you to visit <u>http://smokingstopshere.com/</u> to learn more on how you can quit.

If you use tobacco and you are not able to quit or are currently participating in a smoking cessation program, contact the HRConnections Service Center at 855-486-6747 for assistance and information on other ways to qualify for this program

No; I am not tobacco-free 🛛 💿 Yes; I am tobacco-free



Appendix 2: Dependent Documentation Requirements

Dependent	Documents Required	Time frame to enroll and submit documents
Child – natural daughter or son of the participant who is under age 26	1 of the following : photocopy of State issued birth cert., OR birth registration issued by division of vital statistics, OR certificate of live birth issued by the state	31 days of hire date
Note: Coverage for eligible dependents is through midnight the day before their 26 th birthday	Tax Return: If one of the documents above is not available, a photocopy of the 1 st page of participants most recent federal tax return that includes the participants child is acceptable. Please black out all financial information.	
Legal Spouse – participants legal spouse	Photocopy of marriage certificate https://jportal.mdcourts.gov/mimpubrtrvl/index.html	31 days of hire date
	Tax Return: if a marriage certificate is not available, a photocopy of the 1 st page of participants most recent federal tax return that includes the participants spouse is acceptable. Please black out all financial information.	

Dependent

Documents Required

Time frame to enroll and submit documents

Step Child – the step child of the participant who is under age 26	Photocopy of birth certificate showing participants name AND photocopy of marriage certificate showing participant and child's parents name.	31 days of hire date
Note: Coverage for eligible dependents is through midnight the day before their 26 th birthday	Tax Return: If the documents above are not available, a photocopy of the 1 st page of participants most recent federal tax return that includes the participants child and child's parent is acceptable. Please black out all financial information.	

Dependent Child with Disability (age 26 or older) - a child disabled prior to age 26, not able to be self supporting due to mental or physical disability and relies on the participant for support.

Photocopy of birth certificate showing participants/spouses 31 days of hire date name **AND**

Tax return: photocopy of the 1st page of participants most recent federal tax return that includes the participants disabled child (please black out all financial information.

Dependent

Documents Required

Time frame to enroll and submit documents

Legal Dependent – child under the age of 26 for whom legal guardianship has been awarded to the participant or the participant's spouse

This includes legally adopted child, a child in foster care or other court or administrative order that specifically states providing medical coverage

Note: Coverage for eligible dependents is through midnight the day before their 26th birthday

Tax return: photocopy of the 1st page of participants most recent federal tax return that includes the participants disabled child (please black out all financial information.

OR 1 of the following applicable to the child dependent type:

- Photocopy of Adoption final decree or Interlocutory Decree of adoption showing the judge's signature and seal
- Photocopy of the child's birth certificate showing the participant as the adopting parent
- Photocopy of final court order with judges' signature and seal affirming the participant as the child's legal guardian

31 days of hire date