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How to submit your Open Enrollment Benefit Elections

During Open Enrollment, you can make changes to your Benefit Elections effective January 1 of the upcoming year.

Open Enrollment takes place sometime in October the preceding year, which will be confirmed each year via email and on myUSF.

Follow these steps:

1. Log in to USFWorks using your USF username and password. Enter your username and password, and click Sign In.

2. Once you are logged in, go to your USFWorks Inbox by clicking on the mail symbol on the top right-hand side.

3. Open the Change Benefits for Open Enrollment message and click Let’s Get Started.

4. On the next page, you will see a number of Benefits cards.

If you do not wish to make any changes for the upcoming year, you simply need to submit your elections. Your current elections will automatically roll over (with the exception of the Medical Waiver Plan [University of San Francisco Waiver] and FSA, which require annual re-enrollment). Please skip to step 5.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

If you wish to make changes, please go into the relevant cards to make your changes and then submit your elections.

The following are employer-paid plans for which no action is required:
- Long Term Disability (LTD)
- 401 (a) Defined Contribution Plan
- Emeriti Retirement Health Plan – Employer
- Employee Assistance Program

Important note regarding Flexible Spending Accounts (FSA):
Flexible Spending Accounts (FSA) elections do not automatically roll over to the next year. If you wish to continue to have Dependent Care and/or Healthcare FSA for the upcoming year, you must re-enroll. See pages 26-29 for the steps.

Important note regarding the Medical Waiver Plan (University of San Francisco Waiver):
In order to continue receiving the $75/month in taxable income, you must re-enroll. For Medical, you need to select the ‘University of San Francisco Waiver’ (Medical Waiver Plan). After submitting your Open Enrollment task, you will receive a Medical Waiver Attestation task in your USFWorks inbox to accept and submit.

If required, you will be asked to complete and return the San Francisco Healthcare Security Ordinance (SF HCSO) Waiver Form available at https://myusf.usfca.edu/human-resources/forms and to email the completed form to benefits@usfca.edu.

If your coverage is through an “individual market” plan, you are not eligible to enroll in the Medical Waiver Plan and should leave all three medical options as waived. If this is the case, please also inform the Benefits Team at benefits@usfca.edu.

Important note regarding life insurance Beneficiaries:
If you do not have a Beneficiary added onto any USF life insurance plans in which you are enrolled, you are required to add at least one. See pages 15-19 for the steps.

Important note regarding the Spousal Surcharge:
If you add or remove your spouse or registered domestic partner as a Dependent on your Medical, Dental and or Vision plans, you will need to update your selected option in the Medical – Spousal Surcharge card. See pages 4-5 for the steps.

5. Once you have made your elections, click Review and Sign.

6. On the next page, review to make sure everything is correct, read the legal notice, attach proof of relationship if you have added any Dependents (e.g. marriage certificate, birth certificate), check the checkbox next to I Accept, and click Submit.

7. On the next page, click Done.

8. Your submission will be automatically routed to your HR Benefits partner for processing.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Making changes
Medical – Spousal Surcharge

Follow these steps:

1. On the Medical – Spousal Surcharge Benefit card, click Manage.

2. Click Select (do not click Waive) and Confirm and Continue.

3. On the next page, select the new option which applies to you from the Coverage drop-down list and click Save.

If you are enrolling your spouse or registered domestic partner (RDP) in your Medical Plan:

- No, my spouse or domestic partner does not have access to other coverage.
- Yes, my spouse or domestic partner has access to other coverage (in this case, a $75/month Spousal Surcharge applies)

If you are not enrolling your spouse/RDP in your Medical Plan, or do not have a spouse/RDP the selected option needs to be:
Benefits: Open Enrollment – How To Submit Your Benefit Elections

- No, I am not covering a spouse or domestic partner.

If you are **not** enrolled in a USF Medical Plan, the selected option needs to be:

- **I am not enrolling in a USF medical plan.**
Medical
Follow these steps:

1. On the Medical Benefit card, click Manage.

2. On the next page, if enrolling in a USF Medical Plan select the one you prefer:
   - Anthem Blue Cross PPO
   - Kaiser Permanente HMO

   If you are not enrolling in a USF Medical Plan because you and/or your Dependents have healthcare coverage elsewhere that is not an “individual market” plan*, select:
   - University of San Francisco Waiver (also known as the Medical Waiver Plan)

   In this case, will receive $75/month in taxable income. Annual re-enrollment in the Medical Waiver plan is required during Open Enrollment.

   If your other coverage is considered an “individual market” plan, you are not eligible to enroll in the USF Medical Waiver plan. In this case, you should waive all three options.

   “Individual market plans” include plans sold in Federal or State Exchanges or outside of Exchanges in the individual insurance market.

   Then click Confirm and Continue.

3. If you have selected a medical option on the previous page, there are more steps. On the next page, select the Coverage level, add any Dependents, if necessary (see here for the steps), and click Save. You will be taken back to the page with the Benefits cards.

   If you have not selected a medical option on the previous page, you will be taken back to the page with the Benefits cards.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

**Faculty and Staff**

**Forms required if selecting the University of San Francisco Waiver**

If you have not enrolled in a USF Medical Plan and you have selected the University of San Francisco Waiver (also known as the Medical Waiver Plan), once you have submitted your Open Enrollment task, you will receive another task in your USFWorks Inbox to complete.

1. After submitting your elections, go back to your USFWorks Inbox.

2. Click the Open Enrollment Change message and then on Let’s Get Started.

3. On the next page, read the Medical Waiver Attestation, check the checkbox next to I Accept and click Submit.

4. The Benefits Team will then send you another form to fill in and return by email to benefits@usfca.edu:
   - San Francisco Healthcare Security Ordinance (SF HCSO)

Last revision date: October 23, 2023
Waiver Form

Full information about the form will be included on the email sent to you. It is imperative that you return this form as soon as possible.

**Important note:**

If you do not see the Medical Waiver Attestation task in your USFWorks Inbox after submitting your Open Enrollment task, this may be because your Open Enrollment task was returned to you for you to make corrections and resubmit.

The Medical Waiver Attestation task is not always generated after a resubmission of the Open Enrollment task.

In this case, please reach out to the Benefits Team at benefits@usfca.edu who will send you a PDF version of the Medical Waiver Attestation to sign and return.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Faculty and Staff

Dental
Follow these steps if you are currently enrolled and would like to disenroll effective January 1:

1. On the Dental Benefit card, click Manage.

![Manage button]

2. If you wish to enroll in the Delta Dental Plan, select Waive and click Confirm and Continue.

![Confirm and Continue button]

Follow these steps if you are currently enrolled and would like to make changes to your Dependents effective January 1:

1. If you wish to enroll in the USF Dental Plan, on the Dental Benefit card, click Manage.

If you do not wish to enroll, you can ignore this Benefit card.

![Manage button]

2. Click Select and click Confirm and Continue.

![Confirm and Continue button]

If you have selected enroll on the previous
3. If you have selected enroll on the previous page, there are more steps. On the next page, select the Coverage level, add any Dependents, if necessary (see here for the steps), and click Save.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

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Vision
Follow these steps if you are currently enrolled and would like to disenroll effective January 1:

1. On the Vision Benefit card, click Manage.

   ![Vision Manage Button](image1)

2. If you wish to enroll in the VSP Vision Plan, select Waive and click Confirm and Continue.

   ![VSP Vision Waive Button](image2)

Follow these steps if you are currently enrolled and would like to make changes to your Dependents effective January 1:

1. If you wish to enroll in the USF Dental Plan, on the Dental Benefit card, click Manage.

   ![Dental Benefit Card](image3)

   If you do not wish to enroll, you can ignore this Benefit card.

2. Click Select and click Confirm and Continue.

   ![Dental Benefit Select Button](image4)
3. If you have selected enroll on the previous page, there are more steps. On the next page, select the **Coverage** level, add any Dependents, if necessary (see here for the steps), and click **Save**.
How to add a Dependent

Follow these steps, if you wish to add a Dependent:

1. On the Coverage level page for the Benefit plan (Medical, Dental or Vision), select the appropriate Coverage level and then click Add New Dependent. You will need to repeat the add new dependent process for each dependent you wish to add.

Please note:

If you wish to enroll a Dependent who was previously on one of your Benefit plans, they will already appear as a Dependent in the list of previously saved Dependents, so you won’t need to add their details again – you just need to select the correct Coverage level from the drop-down list, check the checkbox next to their name) and click on Save. Skip to step 8.

2. On the pop-up window, click OK.

3. On the next page, fill in first the following information about your Dependent.
4. Scroll down to National IDs and click Add.

5. Enter the Country, National ID Type (SSN or ITIN if US), ID number (SSN if US) and Issued Date (if known).

6. If you do not have the SSN/ITIN/foreign National ID for your Dependent yet, enter all zeros (e.g. to substitute an SSN, enter 000-00-0000). You must add the SSN/ITIN/National ID once you receive it. See here for the guide on how to do this.

7. Click Save.

8. On the next page, ensure the checkbox is checked next to your Dependent’s name and click Save.
9. You will then be taken back to the screen with the Benefits cards.

10. If you have added your spouse/registered domestic partner as a Dependent, please ensure you amend the selected option for the Medical – Spousal Surcharge (see page 4-5).
How to remove a Dependent

Follow these steps, if you wish to remove a Dependent:

1. On the Coverage level page for the Benefit plan (Medical, Dental or Vision), select the appropriate Coverage level, uncheck the checkbox is checked next to your Dependent’s name and click Save.

2. If you remove your spouse/registered domestic partner as a Dependent, please ensure you amend the selected option as a Dependent, please ensure you amend the selected option for the Medical – Spousal Surcharge (see page 4-5).
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Basic Life & AD&D
You are automatically enrolled in the Basic Life & AD&D plan, but you need to designate a Beneficiary.

If you do not currently have a Beneficiary, you need to add one before submitting your Open Enrollment Benefit Elections.

You can manage your Beneficiaries at any time (i.e. add, remove, amend percentage allocations). For steps on how to do so, see the Managing Life Insurance Beneficiaries.

Follow these steps to add a life insurance Beneficiary:

1. On the Basic Life & AD&D Benefit card, click Manage.

![Manage](image)

2. Click Confirm and Continue.

![Confirm and Continue](image)

1. On the next page, click the ‘Plus, +’ symbol and then Add New Beneficiary or Trust.

![Add New Beneficiary or Trust](image)

2. To add a new Beneficiary select Add New Beneficiary or Add New Trust, depending on the type of Beneficiary you are adding, and then click Continue.
**Benefits:** Open Enrollment – How To Submit Your Benefit Elections

**Faculty and Staff**

**Required Information to enter:**

- First and last name
- Relationship
- Address
- Type (Home or Work)

We also recommend adding your Beneficiary’s phone number, email address, date of birth, legal sex and National ID too (this is their SSN or ITIN, or National ID from country of citizenship if ineligible for an SSN or ITIN).

**Note:** Trust Beneficiary designations will require trust name, trustee name [first and last]. Additionally, Trust ID, trust date, and contact information [address, phone number and email address] for Trustee may be provided for ease of administration.

**Important note:**

An existing Beneficiary or Trust can be added by simply selecting the relevant option (Existing Beneficiary Persons / Existing Trusts) and clicking on their name.

---

Add New Beneficiary or Trust

A beneficiary is the person or entity you name to hold assets on behalf of a beneficiary or beneficiary.

Would you like to add a new beneficiary or trust?

- [ ] Add New Beneficiary
- [ ] Add New Trust

[Continue] [Cancel]
3. If adding a New Beneficiary:

Add New Beneficiary or Trust

- Relationship
- Use as Beneficiary
- Date of Birth
- Age
- Legal Sex
- Allow Duplicate Name

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<td>Suffix</td>
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</tbody>
</table>

OK  Cancel
4. If adding a **New Trust** as a Beneficiary:

4.1. **Add New Beneficiary or Trust**

- **Trust Name**
- **Trust ID**
- **Trust Date** (MM/DD/YYYY)

**Trustee Contact Information**

- **Trustee Name**
  - **Country** (United States of America)
  - **Prefix**
  - **First Name**
  - **Middle Name**
  - **Last Name**
  - **Suffix**

4.2. Once you have entered the information, click **OK**.

5. **Phone**

6. **Email Address**

7. **Address**
6. Check that your Beneficiary’s name now appears and then allocate the percentage you would like them to receive.

7. Add additional Beneficiaries by following the previous steps (9-14). Click Save when you are done.

If you have more than one Beneficiary, enter Allocations for Primary and/or Secondary Beneficiary.

Percentages MUST total 100%. You may also add additional Beneficiaries to whom you may allocate Secondary Percentage totaling 100%. You may NOT designate the same Beneficiary more than once within a single Benefit plan.

8. You will be taken back to the page with the Benefits cards.

If you wish to elect any of the following voluntary life insurance plans, you must also add at least one Beneficiary to these plans. These plans are:

- Voluntary AD&D – Employee*
- Voluntary AD&D – Family*
- Voluntary Term Life

If you wish to add the same Beneficiary(s) as the one(s) you designated on your Basic Life & AD&D plan, an existing Beneficiary or Trust can be added by simply selecting the relevant option (Existing Beneficiary Persons / Existing Trusts) and clicking on their name.

* You may only elect one Voluntary AD&D Plan (i.e. Employee or Family).
Benefits:  Open Enrollment – How To Submit Your Benefit Elections

NOTE: Previous Beneficiaries for your plan(s) will still appear on your USFWorks profile.
Voluntary AD&D and Term Life plans (optional)

If you also elect any of the following voluntary life insurance plans, you must go into each Benefit card and add at least one Beneficiary on these plans. These plans are:

- Voluntary AD&D – Employee*
- Voluntary AD&D – Family*
- Voluntary Term Life

If you are currently enrolled in one of the above plans, please ensure that you have already previously added a Beneficiary(s).

If you wish to add the same Beneficiary(s) as the one(s) you designated on your Basic Life & AD&D plan, an existing Beneficiary or Trust can be added by simply selecting the relevant option (Existing Beneficiary Persons / Existing Trusts) and clicking on their name.

* You may only elect one Voluntary AD&D Plan (i.e. Employee or Family).
Voluntary Dependent Term Life (optional)

If you do not wish to enroll in Voluntary Dependent Term Life, you can ignore this Benefit card.

You can enroll or disenroll in Voluntary Dependent Term Life each year during Open Enrollment.

The enrollment process does not ask you to add Dependents to the plan.

Any eligible Dependent you have will be covered: They do not need to be listed as a Dependent on your Medical, Dental or Vision plan, nor be a Beneficiary on any other USF life insurance plan in which you are enrolled. Eligible Dependents are:

- Spouse/RDP under the age of 70 ($5,000 coverage)
- Unmarried child up to the age of 26 ($2,500 coverage if one year old or older, $500 coverage if less than one year old)

If any of your Dependents become ineligible, you must inform the Benefits Team in writing at benefits@usfca.edu.

Follow these steps if you wish:

To enroll

1. If you are currently not enrolled and wish to enroll, on the Voluntary Dependent Term Life card, click Enroll.

2. Click Select and click Confirm and Continue.
To disenroll

1. If you are currently enrolled and wish to disenroll, on the Voluntary Dependent Term Life card, click Manage.

2. Select Waive and click Confirm and Continue.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Dependent Care FSA (optional)
If you do not wish to enroll in Dependent Care FSA for the upcoming year, you can ignore this Benefit card.

Important:
Dependent Care FSA elections do not automatically continue from year to year; you must actively enroll each year during Open Enrollment.

If electing Dependent Care FSA, you are electing an annual amount that will be deducted pre-tax from your paycheck. Please do not include any USF Child Care Subsidy amount. However, both your own contribution plus the subsidy will go towards your Dependent Care FSA, which you can manage on Benefit Resource (BRI).

Funds will be available for claims as they are contributed.

You can find more information about the Child Care Subsidy here on myUSF.

Follow these steps if you wish to enroll:
1. On the Dependent Care FSA Benefit card, click Enroll.

   ![Dependent Care FSA](image)

2. Click Select and click Confirm and Continue.

   ![Confirm and Continue]

3. On the next page, enter either an amount (either per paycheck or the total annual amount) and click Save.

   The annual limit for 2023 is $5,000 ($2,500 if married, filing separately).
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Faculty and Staff

Contribute

Your estimated contributions made this year 0.00

Per Paycheck 0.00 Annual 0.00

Minimum Annual Amount: $100.00
Maximum Annual Amount: $5,000.00

Summary

Total Annual Contribution $0.00

Save Cancel
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Healthcare FSA (optional)
If you do not wish to enroll in Healthcare FSA for the upcoming year, you can ignore this Benefit card.

Important:
Healthcare FSA elections do not automatically continue from year to year; you must actively enroll each year during Open Enrollment.

If electing Healthcare FSA, you are electing an annual amount that will be deducted from your paycheck pre-tax, although the total annual amount you elect will be available to you immediately. You can manage your Healthcare FSA on Benefit Resource (BRI).

Follow these steps if you wish to enroll:
2. Click Select and click Confirm and Continue.
3. On the next page, enter either an amount (either per paycheck or the total annual amount) and click Save.

For the latest Healthcare FSA annual limit, please visit the FSA page here on my USF.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Contribute

Your estimated contributions made this year 0.00

Per Paycheck 0.00  Annual 0.00

Minimum Annual Amount: $100.00
Maximum Annual Amount: $3,050.00

Summary

Total Annual Contribution $0.00
Emeriti Retirement Health Plan – Employee contribution (optional)
USF will make its own contributions into a plan for you if you are aged 40 or over (10-year vesting period).

You can make your own post-tax contributions if you are aged 21 or over.

If you do not wish to enroll in contribute your own post-tax dollars into your Emeriti Retirement Health Plan, you can ignore this Benefit card.

Follow these steps:
If you are currently not enrolled if you wish to enroll:

1. On the Emeriti Retirement Health Plan - Employee Benefit card, click Enroll.

2. Click Select and click Confirm and Continue.

3. On the next page, select either Amount or Contribution from the drop-down list.
4. Enter the per paycheck **contribution amount** (e.g. $50.00) and click **Save**.

**If you are currently enrolled and wish to amend your employee contribution amount:**

1. On the next page, click **Manage** under the **Emeriti Retirement Health Plan** card.

2. On the next page, ensure that **Select** is still selected and click **Confirm and Continue**.

3. On the next page, select either **Amount** or **Contribution** from the drop-down list.

4. Enter the per paycheck **contribution amount** (e.g. $50.00) and click **Save**.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

If you wish to disenroll:

1. On the next page, click Manage under the Emeriti Retirement Health Plan.

2. Select Waive and click Confirm and Continue.
Benefits: Open Enrollment – How To Submit Your Benefit Elections

Further Benefits information

You can find more information on USF benefits here on myUSF: https://myusf.usfca.edu/human-resources/benefits

On that page, you can also find a link to the latest Benefits Guide in the Quick Links section:

Benefits Team contact information

Please contact a USF Benefits Representative if you have further questions at benefits@usfca.edu or dial (415) 422-2442.

For inquiries concerning:

- a general HR issue, please email humanresources@usfca.edu
- leaves, please email leaves@usfca.edu
- payroll, please email payroll@usfca.edu
- retirement, please email retirementplan@usfca.edu
- Tuition Remission, please email tuitionremission@usfca.edu