



## Life Is Full of Twists and Turns

Whether you're about to have a baby or preparing for retirement, your University benefits are here to support you. The flexibility of your benefits program ensures you'll have the coverage you need for any stage of life.

Read this edition of the *Benefit Me!* newsletter to learn more.



## Annual Enrollment Is Coming Soon!

Believe it or not, summer is winding down. With the approaching fall season comes Annual Enrollment—your once-a-year opportunity to review your benefits coverage and consider the coverage that will be right for you and your family for the coming year. Between now and November 3, take a look at your coverage and decide whether to make a change for 2021. In early October, you'll receive more information about your 2021 benefits, including any changes for the upcoming year.

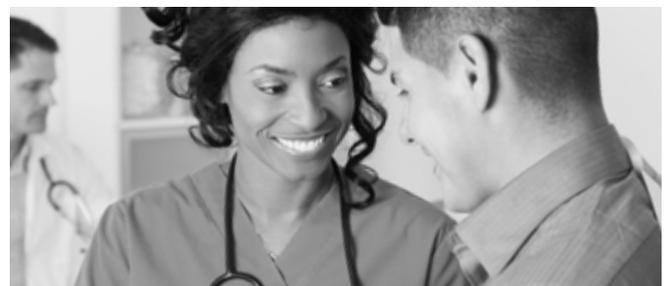
**2021 ANNUAL ENROLLMENT: OCTOBER 19 – NOVEMBER 3, 2020**



## Waiving 2021 Coverage? Documentation Is Required!

If you're a full-time benefits-eligible employee and you elect to waive medical/prescription drug coverage for 2021, you must provide proof of other coverage—even if you waived coverage for 2020! If you waive UI coverage but don't provide proof of other coverage by January 31, 2021, you'll be enrolled automatically in the High Deductible Health Plan at the Employee Only coverage level.

Review your Annual Enrollment materials, to be provided in early October, for details on how to waive coverage.



## Get the Latest on COVID-19

The University is staying up to date on the latest health guidance about the coronavirus from the State of Idaho and the federal government. To learn what we're doing and what it means for you, and to read the latest University communications about the virus, visit the [Coronavirus Disease 2019 \(COVID-19\) page](#) on UI's website.

## Ask the Expert

In this edition of “Ask the Expert,” we’re focused on qualifying life events.



### Q When can I change my University-sponsored benefits?

**A** Each year during Annual Enrollment, you have the opportunity to review your coverage elections and change them for the upcoming year. This year, Annual Enrollment is October 19 – November 3 for changes effective January 1, 2021.

If you have a qualifying life event (based on IRS rules) during the year, you may be eligible to make a mid-year change outside of Annual Enrollment.

### Q What’s a qualifying life event?

**A** Qualifying life events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- A dependent reaching age 26 (and thus no longer being eligible for coverage)
- Death of a dependent
- Change in residence or work location that affects your or your dependent’s benefits eligibility
- Loss of your or a dependent’s coverage under another plan (e.g., your spouse’s plan)
- Change in your spouse’s employment that results in a loss or gain of medical, dental and/or vision coverage through his/her employer
- You and/or your dependent has Medicaid or Children’s Health Insurance Program (CHIP) coverage that has been terminated, or you and/or your dependent becomes eligible for a state premium-assistance subsidy through one of these programs
- A significant mid-year increase in the cost of coverage
- You enroll in Medicare, Medicaid or health insurance through a Marketplace/Exchange

### Q What types of mid-year changes can I make?

**A** The changes you make must be consistent with the life event. For example, if you have or adopt a child, you can enroll your new child in your University medical plan, or enroll in or increase your Dependent Care Flexible Spending Account (FSA) contribution, but you cannot drop medical coverage entirely.\*

### Q How much time do I have to make a change?

**A** For most qualifying life events, you have **30 days** from the date of the event to complete the necessary steps, including submitting required documentation. You can find a list of required documentation on the [benefits website](#).

For the birth or adoption of a child, you have **60 days** to complete the steps and provide documentation.

Changes you make to your coverage will be effective as of the date of the qualifying life event.

### Q How do I make a change?

**A** To make a mid-year coverage change, follow these steps:

- Sign in to [VandalWeb](#).
- Select **Employees**, then **myBenefits**, then the **Quick actions** button.
- Select **Enroll/Make Changes** in the pop-up box.
- Choose the applicable life event.
- On the homepage of [VandalWeb](#), select **View/Upload Required Documents**.

Have a suggestion or question for future (Ask the Expert) topics? Send an email to: [benefits@uidaho.edu](mailto:benefits@uidaho.edu).

\*Exceptions apply. For more information, contact UI Benefit Services at [benefits@uidaho.edu](mailto:benefits@uidaho.edu), 1-208-885-3697 (within Idaho), or 1-800-646-6174 (outside Idaho).

## Thinking About Retirement?

Deciding if you're ready to retire is a personal, and sometimes complicated, decision. University Benefits Specialists are trained to help you through the retirement process—they'll provide you with materials and resources to help you make an informed decision.

If you're planning to retire within the next 12 months, the first step to take is to submit an [online retirement tier request](#). A Benefits Specialist will research your

qualified service and determine your retirement tier. Once your tier is calculated, you will receive an email response with additional information and an outline of what to expect as you transition to retirement. If your anticipated retirement is more than a year away, you will be sent materials to begin early retirement planning.

### Retiree Health Care Coverage Eligibility Is Changing

To help manage the University's benefits budget, we've made the difficult decision to phase out post-65 (Medicare-eligible) retiree health care coverage. Below is a summary of how you may be affected by this phase-out.

**Important: If you are eligible to retire by December 31, 2020, this change will not affect you, even if you continue working for the University after December 31, 2020.**

Retiree Group	Retiree Benefits
Tier I	Unchanged
Tier IV	Eligibility closed for employees hired after June 30, 2020
Pre-65 coverage	Eligibility unchanged for Tiers II, III and IV (for those hired before June 30, 2020)
Post-65 coverage	Eligibility unchanged for Tiers II, III and IV for those already retired and for employees eligible to retire by December 31, 2020  Phased out by December 31, 2023 for Tiers II, III and IV for those who are not eligible to retire by December 31, 2020

Visit the [benefits website](#) for additional information about the phase-out.

## What is Senior Health Insurance Benefits Advisors?

Senior Health Insurance Benefits Advisors (SHIBA) provides the people of Idaho and Washington with free, unbiased Medicare benefits information and assistance. They offer workshops, group presentations, and personal counseling.

If you're nearing age 65, SHIBA is a great place to start learning about Medicare and the health benefits available to you. Get started by contacting SHIBA at **1-800-247-4422** or [idahoshiba@doi.idaho.gov](mailto:idahoshiba@doi.idaho.gov) if you live in Idaho, or **1-800-562-6900** if you live in Washington state. You can also review [SHIBA's Medicare Events/Workshops Calendar](#), including a schedule of upcoming webinars.

## Improving Your Financial Security with Voluntary Benefits

Benefits are not one-size-fits-all, so it's important when making your benefit elections to consider the needs of you and your family. The University offers you employee-pay-all voluntary benefits at discounted group insurance rates. These benefits are designed to help improve your financial security and provide assistance in a variety of situations.

### Benefits Available Through MyBenefits Website (administered by Corestream)

- Aflac insurance: accident, critical illness, and hospital indemnity plans
- Identity theft plan
- Legal plan
- Pet insurance
- Auto and homeowner's insurance
- Payroll purchasing power program
- Kashable low-cost loan program  
(NEW!—see the callout below)

### Benefits Available Through the University

- Faculty and staff Vandals sports packages
- Student Recreation Center membership options
- Educational benefits for employees, spouses and dependents
- Adoption assistance
- University of Idaho Children's Center
- Latah Federal Credit Union
- NCPERS—Term Life Insurance for PERSI participants

Find details about these plans, including how to enroll, on the benefits website under [Voluntary Benefits and Perks](#).



### Introducing *Kashable*, a New, Low-Cost Loan Program

Kashable offers you a reliable way to pay down expensive debt, preserve retirement savings, and cover unexpected expenses with affordable loans. Loans are repaid automatically through payroll deductions. Kashable is administered by Corestream.

- Borrow from \$250 to \$20,000
- Pay interest as low as 6% APR\*
- Repay your loan over 6 to 24 months

Visit the myBenefits portal through [VandalWeb](#) or visit [www.kashable.com](http://www.kashable.com) to register and check your available rate.

\*To qualify for the lowest rate, you must have a responsible credit history.



## The EAP Gives Managers a Helping Hand

The University offers you and your family members a confidential Employee Assistance Program (EAP) **at no cost to you**. It's administered by KEPRO. You have access to mental health counselors, attorneys, and financial advisors to help with personal issues, career development, and legal and financial advice. For a comprehensive list of services, visit the [EAP website](#) (enter company code: UI1).

If you're a manager or supervisor, you have unlimited access to telephone consultations with a dedicated workplace specialist to help with workplace concerns, such as manager/employee interactions, team development, and training.

If you're looking for resources to enhance your skills and assist your team members, log in to the [EAP website](#) (company code: UI1) and take a look at the **Working** tab. You'll find resources for being an effective manager, career development, training, diversity and more. **To help you be the best manager possible, EAP support is available at no cost to you.** Plus, you can review relevant and timely articles, audio clips, eLearning sessions, and online seminars like "Managing Your Team after COVID-19" and "Understanding and Recognizing Bias in the Workplace."

## New Employee Benefits Orientation Schedule

If you're a new employee, you're encouraged to attend a Zoom-based benefits orientation hosted by Benefit Services. Orientation provides an overview of medical, dental, vision, life and disability insurance coverage. You'll also learn about the University's retirement plans and other University of Idaho perks. Use what you learn in orientation to make better-educated decisions about your benefit options and understand the benefit resources available to you.

**To attend an orientation, you must register.**

All meetings are held online through Zoom from 1:30 to 2:30 p.m. (PT).

**Upcoming 2020 sessions (Zoom only):**

- Monday, September 14, 2020, 1:30 p.m. – 2:30 p.m.
- Monday, September 28, 2020, 1:30 p.m. – 2:30 p.m.

Visit our website for more [new hire information](#), including an [online orientation](#), details for accessing the Zoom meeting, and handouts.

## Your Benefit Resources

University Benefit Services Center

[uidahobenefits@hroffice.com](mailto:uidahobenefits@hroffice.com)

1-800-646-6174

1-208-885-3697

## University Benefit Services Staff

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## Benefits Website

[www.uidaho.edu/benefits](http://www.uidaho.edu/benefits)

- Plan documents for core benefits
- UI education benefit for employees, spouses and dependents
- Retirement resources, information and links
- Register for orientation events
- Access wellness program and employee assistance resources
- Understand leave and time away from work benefits
- Find frequently used forms and FAQs