



OPEN ENROLLMENT Frequently Asked Questions

1. When is Open Enrollment?

Open Enrollment at the University of Chicago will begin October 30, 2020 and will end November 13, 2020. All new elections and changes made during this period will take effect January 1, 2021.

2. What benefits require re-election?

If you want to participate in the health care and/or dependent care Flexible Spending Accounts (FSA), a Health Savings Account (HSA) or the 457(b) Deferred Compensation Plan during calendar year 2021, you must complete new enrollment elections in Workday. Even if you participated in these plans during calendar year 2020, your deductions will default to \$0 for 2021 unless you re-enroll.

3. What if I don't want to make changes to my current elections?

If you do not want to make any changes to your current medical, dental, vision, supplemental life, dependent life, personal accident insurance, long-term disability, commuter, or supplemental retirement elections, you do not need to do anything. Your 2020 elections for these benefit plans will automatically continue for calendar year 2021.

4. What if I want to change my current elections or enroll for the first time?

If you want to change your elections or enroll for the first time in the medical, dental, vision, supplemental life, dependent life, personal accident insurance, long-term disability or supplemental retirement plans, you must access Workday at workday.uchicago.edu beginning October 30, 2020 through November 13, 2020. For step-by-step instructions please view the *2021 Open Enrollment QRG* found in Workday under [Managing Your Employee Record](#).

Once you have completed your changes, it is important that you print or save the confirmation statement for your records. Any changes you make during Open Enrollment will take effect on January 1, 2021. Decisions made during Open Enrollment are binding through December 31, 2021, unless you have a qualifying life event, such as a marriage or birth of a child (see question 6). Visit [Life and Work Events](#) for information on the steps you may need to take should you experience changes in your life or work in calendar year 2021.



5. How do I add a dependent for the first time to benefits?

If you want to add a dependent to your benefits for the first time you must access Workday at workday.uchicago.edu. Documentation for new eligible dependents being added during Open Enrollment for an effective date of January 1, 2021 must be scanned, uploaded and attached to the Open Enrollment process in Workday by November 13, 2020. Dependents without documentation will not have coverage January 1, 2021. For a full list of acceptable documentation please visit [Getting Started](#).

6. What if I experience a Qualified Life Event in 2021?

If you experience a qualified life event in 2021, you must make any election changes within 31 days of the qualified life event. To make changes, visit workday.uchicago.edu. Changes made must be consistent with the type of event. For instance, if you gain a dependent, you may add the dependent to your current plan, but you may not switch plans. Documentation will be required and must be uploaded within 31 days to Workday when you add or remove a dependent. For information on how a qualifying life event works in coordination with Open Enrollment please click [here](#).

7. Why is my Long-Term Disability election in the Open Enrollment process greyed out?

The insurance step of Open Enrollment 2021 will display your current Long-Term Disability (LTD) insurance election. Changes to your LTD election can be made at any time throughout the year, but must be made separately from your Open Enrollment elections. Your current LTD benefit will continue into 2021. You can view your current LTD benefit by following the instructions in the Quick Reference Guide *View Benefit Election/Change Benefits* found in Workday under [Managing Your Employee Record](#).

8. What if I decide to make changes to my current Long-Term Disability?

If you are currently enrolled in the Basic LTD plan, and want to increase coverage to the Optional plan, remain enrolled in the Basic plan AND elect the Optional plan (in Workday). Evidence of Insurability (EOI) will be required. You will be contacted through US mail by Sun Life to complete an EOI. You will be charged for the Basic LTD premium until approval of EOI, then your premium will change to the Optional amount.

- Enrolling in or making changes to your LTD benefit can be done at any time throughout the year by following the instructions in the Quick Reference Guide *Long-Term Disability (PDF)* found in Workday under [Managing Your Employee Record](#).



9. How do I enroll in or make changes to my Voluntary Retirement Plans (ERIP Voluntary, SRP, and SRP Catch-Up) for 2021?

To enroll or update your Voluntary Retirement Plans for 2021 please access Workday at workday.uchicago.edu beginning October 30, 2020 through November 13, 2020.

- New elections submitted through Open Enrollment for Voluntary Retirement Plan changes will be effective January 1, 2021.
- Any changes made after Open Enrollment closes (November 13, 2020) but before January 1, 2021 will only be in effect for the month of December 2020. That means, if you make changes on November 14, 2020 or later, those changes will be only in effect for the month of December 2020 and your January 2021 changes will match your elections made during the open enrollment period.
- If you are currently enrolled in the Voluntary ERIP, SRP and/or SRP Catch-up and make no changes, your current contribution amount will be continued automatically for 2021.



Bi-weekly paid employees: The amount you designate for Voluntary Retirement Plans will be deducted **each and every pay period**. Please ignore the monthly indicator.

10. Why is my Mandatory Retirement Plan (ERIP/CRP) in the Open Enrollment process greyed out?

The Retirement Savings step of Open Enrollment 2021 will display your Contributory Retirement Plan (CRP) or Retirement Income Plan for Employees (ERIP) Mandatory contributions. If you are eligible for CRP, you are automatically enrolled with a mandatory contribution of 5%. If you are eligible for ERIP, you are automatically enrolled with a mandatory contribution of 3%. You cannot make changes to these elections. For more information on ERIP and CRP please visit [Retirement Plans](#).

11. What if I submitted my Open Enrollment and need to make changes?

Once your elections have been submitted, the Open Enrollment task will no longer appear in your inbox. However, you may continue to access and modify your elections until the close of Open Enrollment (November 13, 2020). Step-by-step instructions are available on page 14 of the *2021 Open Enrollment QRG* found in Workday under [Managing Your Employee Record](#).