

Job Aid: Manual and Automatically Triggered Benefits Communication

This document provides information on UCPath benefit processes that trigger communication to an employee. Depending on the business process, communication sent to an employee may be triggered automatically or manually.

Family Member Eligibility Verification Disenrollments (FMEV)

Three types of business processes trigger communication to an employee during family member eligibility verification disenrollment.

- [Disenrollments](#)
- [Opt-outs](#)
- [Reinstatements](#)

UnifyHR

The University of California requires all faculty, staff and retirees who enroll family members in medical, dental and/or vision insurance plans to provide documentation verifying their family members' eligibility for coverage. UnifyHR administers the verification process for UC.

Employees and retirees who enroll new family members either during open enrollment (OE) or outside of the OE period will receive an instruction packet from UnifyHR to help them complete the verification process. Recipients must respond to UnifyHR by the deadline given on the instruction letter or risk disenrollment of their family members from UC benefits.

Disenrollment Process

UnifyHR provides UCPath with a monthly Family Medical Eligibility Verification (FMEV) report of UC employees who have not provided family verification documentation.

- The UCPath Benefits team processes a **FED** event to disenroll the unverified dependent(s) listed in the report provided by UnifyHR. Once the FED event is finalized, an automatic notification is sent to the employee informing them of their disenrolled dependent(s). This notification, as shown below, goes out to the UC employee.

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Sample Disenrollment Notification

Over the past couple of months UC's third-party administrator, UnifyHR, has contacted you to complete the **Family Member Eligibility Verification (FMEV)** process for dependent(s) recently enrolled in UC benefits. As of today, UC records indicate that you have submitted incomplete documentation for one or more family member(s) or have not responded to UnifyHR, and as a result, effective the first of the following month, your unverified dependents(s) will be disenrolled from the University of California benefit plans.

HOW TO REINSTATE YOUR FAMILY MEMBERS' HEALTH COVERAGE: You may complete the verification process online at <https://app.unifyhr.com> or by sending copies of documents by secure fax or mail. Document requirements can be found on the UnifyHR site under "Resources." For fastest processing, upload documents online at <https://app.unifyhr.com> Login: Click "Create an Account." Enter your first and last name, zip code, and your DOB. Password: Enter a valid email address and a temporary password will be emailed to you.

You can upload documents, view your audit status, obtain copies of correspondence with and from UnifyHR, and access helpful information. You may also submit documents by:

Secure Fax: 1-469-844-3240

US Mail:

**UnifyHR
PO Box 143605
Irving, TX 75014**

If you have questions about the verification process, please contact UnifyHR at **1-844-718-3970 (toll-free)** or **469-208-0929** (from outside the US). Representatives are available to assist you **Monday through Friday from 6:00 AM to 6:00 PM PST**.

Translation services are available for Spanish and 200 other languages. If your dependent is disenrolled from the University of California benefit plans, you may submit correct documentation to UnifyHR for them to be reinstated. Reinstatements are effective the first of the following month.

Should you have any other questions after you have contacted UnifyHR, please visit UCPath at <https://ucpath.universityofcalifornia.edu> and click on "**Ask UCPath Center**" to submit an inquiry.

Opt-Outs

Unify provides UCPath with a biweekly Family Medical Eligibility Verification (FMEV) opt-out report that lists employees who have opted out of providing the requested family medical eligibility verification documentation.

- When UCPath receives the report, the UCPath Benefits team processes an Administrative (ADM) event to disenroll opted-out (unverified) dependent(s).
- A Salesforce case is created, and a notification (example shown below) is sent to the employee to notify them of their disenrolled dependent(s).

Sample Salesforce Notification

This is to notify you that your enrolled family member, {name} will be disenrolled from benefits effective {date}. This disenrollment occurred because of your request to opt out of the Family Member Eligibility Verification process with UnifyHR.

If you have any questions or concerns regarding the Family Verification process, please feel free to contact Unify HR at 1-844-718-3970 (toll-free) or 469-208-0929 (from outside the US) to let them know about your issue. They will help to develop a solution for you.

Reinstatements

UnifyHR provides UCPath with a weekly report of dependents who need to be reinstated after receiving verification documentation.

- The UCPath Benefits team manually reinstates dependents and employees are notified via Salesforce case.

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- Reinstatements require the Benefits team to process ADM events manually and create a Salesforce case on behalf of each employee. Depending on when UnifyHR receives the verification documentation and when the UCPath Benefits Team processes reinstatements, the disenrollment could result in a lapse of coverage for the dependent. Review the scenarios below for details:
 - If UCPath receives a reinstatement report for verified dependents who were disenrolled due to the FED event – before the 1st of the following month, the UCPath Benefits team can void the FED event before it takes effect. In this scenario, a communication is sent to the employee informing them that there is no lapse in coverage for their dependent(s). Below is an example of the communication that is sent to the employee via Salesforce.

With No Lapse in Coverage Sample Notification

This is to notify you that your dependents have been reinstated into benefits, with no lapse in coverage. This reinstatement occurred because your dependent(s) was/were successfully verified with UnifyHR on {verification date}.

In order to ensure that premiums are up to date, and your coverage is not impacted, please note that an additional deduction may need to take place on your upcoming paycheck. This additional deduction is subject to payroll deadlines, for any premiums that may have been missed due to a Family Member Eligibility Verification Disenrollment.

Please allow 5 to 7 business days for your reinstatement to reflect within your healthcare provider's system.

This case will now be closed. However, if you have any questions or require additional assistance, please feel free to contact UCPath by submitting a new inquiry or by phone at 855-982-7284, M-F 8:00 a.m. to 5:00 p.m.

Thank you,
UCPath

- If the FED event was processed before UCPath received the reinstatement report of verified dependents, the dependent may have a lapse in coverage. The UCPath Benefits team will manually process an ADM event to reinstate the disenrolled dependent(s). Benefits are reinstated beginning the 1st of the following month. Coverage is **not** retroactive to the date of cancellation nor the date the documentation was verified. Below is an example of the communication that is sent to the employee via Salesforce.

With Lapse in Coverage Sample Notification

This is to notify you that your dependent {name} has been reinstated into benefits, effective {date}. This reinstatement occurred because your dependent was successfully verified with UnifyHR on {date}.

Please allow 5 to 7 business days for your reinstatement to reflect within your healthcare provider's system.

For further assistance, please contact UCPath by [Submitting An Inquiry](#) or by phone at 855-982-7284, M-F 8:00 a.m. to 5:00 p.m.

- Reinstated dependent(s) may be required to provide eligibility of insurability (EOI) for life insurance coverage levels over \$10,000. The EOI will be required to re-enroll the dependent in the insurance plan.

Evidence of Insurability (EOI)

Employees are to submit evidence of insurability to Prudential Insurance, and if approved, Prudential Insurance notifies UCPath. This approval process by Prudential Insurance includes requests for

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enrollment in life insurance outside the period of initial eligibility (PIE) or for requests to increase life insurance amounts.

- Employees submit a case to UCPath and attach approval and life enrollment forms. UCPath reviews the forms to ensure all required fields are completed.
- The following outlines the UCPath process for validation and submission of EOI:
 1. UCPath reviews the EOI form to ensure it is completed correctly. If so, UCPath accepts ownership of the case and proceeds to step 4.
 2. If the form is incomplete, UCPath accepts ownership of the case and emails the employee regarding missing information. If UCPath receives the requested missing information from the employee, the process proceeds to step 4.
 - If the employee **does not** respond to UCPath with the requested missing information, UCPath closes the case and notates an audit.
 3. The employee is placed on a pending status in the audit sheet until the PIE expires
 4. UCPath creates an EOI Benefits Administration System (BAS) event effective the date the EOI was approved

 For employees who request to enroll or increase their life insurance, a Making Benefit Changes (**MCB**) event is processed with an effective date of when the request form was received. For example, if the EOI approval date is 10/1/2020 and the employee submitted the **Life Insurance** form on 10/15/2020, the MCB effective dates for the life insurance is 10/15/2020.

5. UCPath emails the employee, notifying them that the elections have been processed.
6. UCPath determines if retroactive (retro) premiums are due and adds them to the reconciliation (recon) tab.

Processed Evidence of Insurability (EOI) Sample Notification

This is to notify you that the following enrollments have been processed:

Voluntary Short-Term Disability effective {date}.

Voluntary Long-Term Disability effective {date}.

For further assistance, please contact UCPath by [Submitting An Inquiry](#) or by phone at 855-982-7284, M-F 8:00 a.m. to 5:00 p.m.

Duplicate Coverage (also known as Dual Coverage)

UC coverage policy does not allow duplicate coverage. This means an employee may not be covered in UC-sponsored plans as an employee and as an eligible dependent(s) of another UC employee or retiree at the same time. This also applies to dependents. Employees cannot simultaneously have the same dependent on both of their plans.

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- The UCPath Benefits team disenrolls dependent(s) from the UC employee who enrolled the dependent(s) most recently. This is done to avoid dual coverage.
 - A notification is sent to the employee informing them of their dependent(s) disenrollment. Below is an example of the notification sent to the employee via Salesforce.

Duplicate/Dual Coverage Sample Notification

This is to notify you that during a recent audit of your health benefits, it was identified that you or your dependent are currently enrolled in duplicate University-sponsored coverage.

Per the University of California Group Insurance Regulations, a benefits-eligible individual cannot be covered as both an employee and as a dependent of another employee, nor can a child be covered as a dependent under two employees.

Please be advised that effective {date} you or your dependent will be disenrolled from the following benefit plans under your coverage:

Medical: Core Plan

Dental: Delta Dental PPO

Vision: Visions Service Plan

You will remain enrolled in the following benefit plans under {name} benefit coverage:

Medical

Dental

Vision

If you (or your dependent) wish to remain enrolled in the plan from which you (or your dependent) are being disenrolled, instead of the plan being retained, please reply to this email within two business days. Your case will be closed by the end of the second business day. If you require further assistance, please reference this inquiry by number when contacting us. You may contact us via <http://ucpath.universityofcalifornia.edu> or **855-982-7284** (PST) **Monday - Friday from 8:00 a.m. to 5:00 p.m.** You may choose only from the plans listed above; this correction does not result in the employee having a Period of Initial Eligibility to choose any plan or change coverage levels. You may review your Benefit Summary by visiting UCPath Online and navigate to Employee Actions > Health and Welfare > **Benefits Summary**.

For further assistance, please contact UCPath by [Submitting An Inquiry](#) or by phone at **855-982-7284, M-F 8:00 a.m. to 5:00 p.m.**

Overage Dependents

UC employees' dependents lose eligibility upon reaching age 26 (or 18 for legal wards). Benefit coverage ends on the last day of the month in which the dependent's birthday occurs.

- The UCPath system creates an Overage Dependent De-enrollment (OVG) event and sends an automatic notification to the employee 45 days prior to the dependent losing coverage. The UCPath Benefits Team runs a manual report on OVG events to identify impacted employees.
 - The UCPath Benefits Team will manually process the OVG event when there are system issues. The manual process may fall outside the 45-day window and the disenrollment notification is sent to the employee on the day it is processed. Below is a sample of the notification sent to the employee.

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Overage Sample Notification

This is to notify you that your dependent will be disenrolled from University of California (UC) benefits coverage due to reaching the maximum age allowable for coverage under UC policy.

Keep in mind that your dependent may be eligible to continue coverage under provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). For more details regarding COBRA coverage, which is administered by WEX Health, please visit UCnet

{<https://ucnet.universityofcalifornia.edu/compensation-and-benefits/cobra.html>}. If you have questions about COBRA, you may contact the WEX Health UC-dedicated customer service line, available **Monday – Friday, 4:00 a.m. to 7:00 p.m. (Pacific Time), at (844) 561-1338**.

Per UC policy, dependents are covered until the end of the month in which they reach the maximum age described below.

- Biological and adopted children, stepchildren, grandchildren, step-grandchildren and domestic partner's children or grandchildren: Age 26
- Legal Ward: Age 18
- Disabled Child: May be covered past age 26, if approved by the carrier. Contact your insurance plan for application information.
- Adult Dependent Relative: Age 65 unless documentation is provided proving ineligibility for premium-free Medicare Part A

Self Service Email Notifications

Custom notification process **E-309** generates and emails custom Benefits Confirmation Statements to notify employees of:

- Open BAS events awaiting employee action in UCPath employee self service.
 - The system sends the notification to the employee if the effective date of the event is within a 31-day period of initial eligibility (PIE). The system does not send notifications for events exceeding the 31-day PIE period.
- When removing benefit coverage for dependents coming of age (overage dependents). UCPath automatically generates three different emails to employees:
 - The Open email is activated when the BAS event is in a **Prepare** status, within the 31-day PIE, and when the employee self service options are available for the employee to enter.
 - The Submit email triggered when the employee submits their benefit elections through employee self service.
 - The Confirmation email triggered when the BAS event is finalized and the employee and/or the employee's dependent(s) are enrolled or dis-enrolled from benefits.
 - **Note:** The confirmation email is **not** resent when a BAS event is reprocessed through the Benefits Administration module.

Custom notification process **E-309** also generates the HIPAA Notification Statement when UC employees submit benefit elections online in UCPath.

- By default, employees receive an electronic HIPAA Notification Statement, but they can choose to receive a paper HIPAA Notification Statement via mail when submitting elections online. See below for an example of the Confirmation Statement Notification.

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Confirmation of Elections Entered - New Hire-Elective Benefits

Yeddanapudi, Mohan Kumar
Dublin, CA 94568

YOUR BENEFIT CHOICES

Health Plans	Benefit Option	Coverage Category/ Base	Pay Period Pre Tax Deduction	Pay Period After Tax Deduction	Employer Pay Period Contribution
Medical	Kaiser North	Family (NA+NC)	\$378.28	\$0.00	\$1,188.36
Dental	Delta Dental PPO	Family (NA+NC)	\$0.00	\$0.00	\$140.83
Vision	Vision Service Plan (VSP)	Family (NA+NC)	\$0.00	\$0.00	\$12.75
Behavioral Health	Optum Behavioral Health-OPTKP	Family (NA+NC)	\$0.00	\$0.00	\$0.00

Disability, Life and Accident Insurance					
Life	Basic Life Anl Salary to \$50K	\$50000	\$0.00	\$0.00	\$4.34
Supplemental Life	Supplemental Life 3x Annual	\$510000	\$0.00	\$65.28	\$0.00
Employee & Dependent AD&D	Waive		\$0.00	\$0.00	\$0.00
Basic Disability	Basic Disability	\$1454.55	\$0.00	\$0.00	\$8.04