



**University Medical Resident Services, P. C. (UMRS)  
University Dental Resident Services, P. C. (UDRS)  
OPEN ENROLLMENT & EMPLOYEE BENEFITS OVERVIEW  
For plan year: July 1, 2024 – June 30, 2025**

**SAVE THE DATE!**

This year's open enrollment window for your 7/1/2024 – 6/30/2025 benefit elections is **June 1st** through **June 15th**. All residents and fellows must take action to enroll. Present benefit coverages will not carryover for the next academic year.

This is your annual opportunity to make revisions. Enrollments are for the academic year 7/1/24 – 6/30/25, unless you experience a "Qualifying Life Event". Contact GME HR about Qualifying Life Events by email to: [UBGMEHR@BUFFALO.EDU](mailto:UBGMEHR@BUFFALO.EDU)

- **CONTINUING** residents & fellows  
**Present enrollments will NOT carry over.** Review all elections and enrolled dependents. MUST enroll or WAIVE coverages.
- **INCOMING** residents & fellows  
MUST enroll or WAIVE coverages.  
If you don't have a valid U. S. Social Security Number (SSN), an identifier created by the medical insurance carrier will be provided to you by GME HR (Melanie Santillo). J-1 visa holders must apply for a SSN upon entry to the U. S.. When you've received your SSN, securely provide the number to GME HR (Melanie Santillo). A secure Zixmail will be provided to you for use. Do not enter newly acquired SSN into the benefits enrollment system.

**HEALTH INSURANCE – MEDICAL, RX, DENTAL & VISION DISCOUNTS PROGRAM**

- Comprehensive self-funded health plan is provided by UMRS/UDRS and administered by Highmark of Western New York. Residents/Fellows may elect either single or family medical coverage.
  - If the married and both residents/fellows are employed by UMRS/UDRS, each employee must enroll with single coverage.



- If the married couple has dependent children to enroll, both employees and the children enroll with family coverage.

**Two health plans:**

- Current plan – Not Health Savings Account eligible POS 200
  - Continuing residents/fellows can choose to enroll.
  - All J-1 visa holders must enroll, due to federal visa compliance
  - In-network eligible claims subject to copay, no deductible
  - Payroll deductions – Single \$19.23, Family \$48.69
- New plan – Consumers Choice Health Plan POS 6200
  - All incoming residents/fellows must enroll (except J-1 visa holders)
  - Continuing residents/fellows can choose to enroll
  - A Health Savings Account eligible plan
  - Deductible must be paid first, future claims subject to copays
  - J-1 visa holders are not eligible due to federal visa compliance
  - Payroll deductions – Single \$10.00, Family \$24.69
- Coverage administered by Highmark WNY include:
  - Medical
  - Prescription drug
  - Vision Discount Program
- Dental coverage is also administered by Highmark WNY. Residents/Fellows may elect single or family coverage. Same rules above for medical enrollment apply for dental enrollment, regarding married UMRS/UDRS employees and families.
- Vision Affinity Discount Program administered by Highmark WNY. See flyer for details.
- See benefit grids for plans POS 200 and POS 6200. Both plans provide in and out-of-network coverage. The eight counties of WNY are considered in-network coverage.
- Residents and Fellows enrolled with health insurance coverage, outside of their UMRS/UDRS employment, may be eligible for a health insurance “buy-out” option. Send your request to: [UBGMEHR@BUFFALO.EDU](mailto:UBGMEHR@BUFFALO.EDU). Wait for secure Zixmail before sending documentation of present enrollment as a dependent under another plan.

**HEALTH SAVINGS ACCOUNT (HSA)**

- Only available if enrolled in the new POS 6200 Consumers Choice Health Plan
- Enroll for fixed dollar payroll contributions
- Subject to annual IRS limits
- Requests to make contribution changes or terminate enrollment must be sent by email to: [UBGMEHR@BUFFALO.EDU](mailto:UBGMEHR@BUFFALO.EDU)



- HSA provides numerous benefits. Resident/fellow makes choices how to spend contributions; for eligible medical expenses or invest for future use.
- Triple-tax savings: pre-tax payroll contributions, grow tax-free earnings, enjoy tax-free distributions for qualified medical expenses.
- HSA Store available to shop for guaranteed eligibility of 2,500+ products

#### **MEDICAL BENEFIT “BUY-OUT:**

- Residents or Fellows who are covered under another medical insurance plan not sponsored by UMRS/UDRS may elect to waive coverage under the UMRS/UDRS plan and take advantage of the “buy-out”. A resident or fellow who elects the “buy-out” is eligible to receive a \$1,000 increase in salary that year. If eligible, the \$1,000 would be paid in \$40 increments over twenty-five (25) pay periods.
- Proof of enrollment under another medical insurance plan is required by the Plan Administrator. A GME HR team member would provide you with a secure Zixmail to use to attach the documentation. Review of documentation and determination of eligibility is by the Plan Administrator.
- Residents and fellows who are covered under the UMRS/UDRS medical insurance plan as a spouse are not eligible for the medical insurance buy-out.
- Residents and fellows who elect the medical insurance buy-out and do not have other health insurance coverage will be subject to penalties under The Patient Protection and Affordable Care Act.
- Contact [UBGMEHR@BUFFALO.EDU](mailto:UBGMEHR@BUFFALO.EDU) to inquire about eligibility and securely provide documentation by Zixmail.

#### **GROUP - LIFE INSURANCE AND AD&D**

- Provides a \$50,000 benefit to designated beneficiary: at **no cost** to resident or fellow.

#### **GROUP - LONG TERM DISABILITY INSURANCE**

- Provides long-term disability coverage at **no cost** to resident or fellow.
- Refer to plan flyers for specific coverage and eligibility information.

#### **VOLUNTARY – LIFE INSURANCE AND AD&D**

- Supplemental life insurance varies for employee. See plan flyers for details.
- Available for spouse who is not employed by UMRS/UDRS in amounts based on employee enrollment.
- Evidence of insurability is required for coverage above Guaranteed Issue
- Dependent children coverage available.
- Employee pays 100% of related cost by payroll contributions



**VOLUNTARY – INDIVIDUAL LONG TERM DISABILITY INSURANCE (INCOME PROTECTION)**

- This option is outside of employment benefits provided by UMRS/UDRS. Contact Richard Godshaw, at Walsh Duffield Companies, Inc., to explore income protection options; by phone: (716) 362-7367 or email: [rgodshaw@walshins.com](mailto:rgodshaw@walshins.com)
  - Employee pays 100% of related costs, outside of payroll.

**VOLUNTARY – FINANCIAL PLANNING SERVICES**

- This service offers many important options to consider when preparing for your financial future, whether debt consolidation, opening a Roth IRA, applying for Public Service Loan Forgiveness or creating a plan for retirement. Contact Richard Godshaw, at Walsh Duffield Companies, Inc., to explore options; by phone: (716) 362-7367 or email: [rgodshaw@walshins.com](mailto:rgodshaw@walshins.com)
  - Employee pays 100% of related costs, outside of payroll.

**BENEFIT RESOURCE INFORMATION AVAILABLE 24/7/365:**

GME website

PLANSOURCE enrollment system

MEDHUB forms library

Note: information provided in this document may be subject to revision