

## Benefits

In **Dayforce > Benefits**, employees can access enrollments for eligible benefits, review their current benefit elections, enroll in optional benefits, manage their HSA and 403b contributions, submit qualifying life events for special enrollment periods, and even view and manage life insurance beneficiaries. These requests will no longer be submitted via paper form.

### Current Elections

The Current Elections tab will show all your current benefit elections and contribution amounts. Please ensure you review this page prior to making any change requests through the Enrollments section below to avoid duplicate entries.

Health	You
<b>Dental PPO Comprehensive Plan - Employee</b>	<b>\$10.00</b>
Effective Start: 4/22/2024	1st & 2nd Pays of Month
Plan Member: You	Coverage Start: 1/1/2018
<b>Life and Disability</b>	
<b>Basic Life and AD&amp;D Insurance</b>	
Effective Start: 4/22/2024	Coverage Amount: \$111,000.00
Plan Member: You	Coverage Start: 1/1/2018
<b>Long Term Disability</b>	<b>\$9.39</b>
Effective Start: 4/22/2024	Coverage Amount: \$5,462.79
Plan Member: You	1st & 2nd Pays of Month
Plan Member: You	Coverage Start: 1/1/2018

**Enrollments** Refresh

Below is a listing of available Enrollments. To access an Enrollment select "Start/Continue Enrollment"

- 403(b) Retirement** Available Start Enrollment
- Health Savings Account** Available Start Enrollment
- Life Event Enrollment** Available Start Enrollment
- Voluntary Life Insurance Enrollment** Available Start Enrollment

AUI is committed to providing a competitive and comprehensive benefit program for our employees and their families. Our benefits include healthcare, dental, vision, life insurance, disability, & retirement. This guide provides a general overview of the benefit options available to help you select coverage that is right for you.

The summaries for Domestic and International coverage can be found under the links portlet to the right. For more detailed information, please refer to the applicable benefit webpages at <https://info.nrao.edu/hr/benefits>.

Benefits eligibility is based on full-time equivalent (FTE) status. Please note only eligible offerings will display above.

**Questions?**

Please contact your local HR Administrator or Benefits office (Sarah Arnold or Lindsay Bragg). HR contact information can be found on the HR landing page [located here](#).

**Summary of Benefits**

**Health**

- Anthem HDHP with HSA/HRA - (Domestic)
- Cigna Medical - (International)

**Dental**

- Delta Dental Comprehensive (high) - (Domestic)
- Delta Dental Basic (low) - (Domestic)
- Cigna Dental - (International)

**Vision**

- Anthem Vision - (Domestic)
- Cigna Vision - (International)

### Benefits Overview Page - Enrollments

Benefit enrollments are guided processes that take you through the steps of electing options. Enrollments in which you can update throughout the year will display on this page. In addition to enrollments, you will also find links to benefit information available on the NRAO website. Please note, the links provided are for both Domestic and International Benefit plans.

## Enrollment: 403(b) Retirement

You can enroll and make changes to your 403(b) retirement contributions at any time throughout the year. If you are a domestic employee, you will be presented with both the Traditional (pre-tax) & Roth (post-tax) options. For International staff, you will only have the enrollment option for the Traditional (pre-tax).

You can elect to contribute either a dollar amount or a percentage of your biweekly check. please note percentages are taken on a pay period basis. If you enter 100%, this will take 100% of your pay period salary. If your intent is to hit the annual max limit, we recommend using a flat dollar amount.



When stopping contributions, enter “0 into the form for the plan you are currently enrolled in and click the **Select** button for that option. **You must click the Select button for your entry to be recorded to the form.**

403(b) Retirement  
403(b) Contribution

You can pick regular pre-tax contribution on this page and Roth on the next

Select a Plan

403(b) Employee - \$  
Effective from 12/14/2024

Your Per Pay Contribution  
150

Amount must be between \$0.00 and \$23,000.00 and be entered in increments of \$0.01

Your Payroll Contribution \$150.00  
Frequency Every Pay

Selected

403(b) Employee - %  
Effective from 12/14/2024

Contribution Percent  
0

Percent value must be between 0.00% and 100.00% and be entered in increments of 0.01%

Select

Your Selections

→ 403(b) Contribution  
403(b) Employee - \$  
Every Pay - \$150.00

← 403(b) Roth Contribution

**All changes submitted through Dayforce will be processed for the next pay period effective date.** You will see the effective date on the form which coincides with the first Saturday in the payroll period. Please refer to the payroll calendar linked on the Hub to determine which check your change will be made in.

### Calculating Contributions to reach the IRS maximum

To calculate your YTD contributions or the amount to contribute to reach the IRS max, you will need to consult your most recent Earnings Statement for your YTD Contribution totals. You can obtain the number of payroll periods remaining by cross referencing the effective date on the form with the payroll calendar.

$(\text{IRS Maximum} - \text{YTD Contributions} - \text{Current Contribution Amount}) / \# \text{ of Remaining Pay Periods}$


### Enrollment: Health Savings Account

Domestic employees who are enrolled in Anthem's HDHP plan can now manage their HSA contributions directly in Dayforce. As with the 403(b) enrollment, you will first review your personal information before you are directed to the form to update your contribution amounts.

You will see the effective date defaulted, which coincides with the first day in the next available payroll period. Please refer to the payroll schedule in Dayforce to confirm the check date your contribution change will go into effect.

The screenshot displays the 'Health Savings Account' enrollment interface. On the left, under 'Select a Plan', the 'Health Savings Account - Family' option is selected with a radio button. Below this, the effective date is '12/14/2024' and it is noted as 'Currently Enrolled'. A text input field for 'Your Per Pay Contribution' contains the value '100'. A note states 'Amount must be between \$0.00 and \$8,550.00'. Below that, 'Your Payroll Contribution' is shown as '\$100.00' and the 'Frequency' is 'Every Pay'. A 'Selected' button with a checkmark is at the bottom. On the right, the 'Your Selections' sidebar shows the chosen plan and the contribution amount: 'Health Savings Account - Family' with 'Every Pay - \$100.00'.

To determine your YTD contributions or the amount to contribute to reach the IRS max, you will need to consult your most recent Earnings Statement for your YTD Contribution totals. You can obtain the number of payroll periods remaining by cross referencing the effective date on the form with the payroll calendar.

 Employees who are not enrolled in Anthem's medical plan will still see the HSA enrollment, however, the page to enter and update confirmations will be blank.

$$(IRS\ Maximum - YTD\ Contributions - Current\ Contribution\ Amount) / \# \text{ of Remaining Pay Periods}$$

### Enrollment: Life Event

Qualifying Life Events are changes to your life situation that might make you eligible for an enrollment outside of the normal Open Enrollment Period, such as birth/adoption/placement of a child, marriage, divorce, or changes in insurance coverage as the result of an employment status change (yourself or spouse).

Following a qualifying life event, you will have **30 days** to submit the online enrollment form and upload your supporting documentation (i.e., marriage certificate, employment status change letter, etc.). After submitting your life event, HR will review your submission. You'll receive a notification in the Dayforce Messaging center when this has been completed. Depending on the results of the review, you'll either receive a request for additional information or an approval message:

- If additional supporting documentation or information is needed to finish reviewing your request, your notice from HR will include guidance on what needs to be submitted.

- If approved, your benefit changes are updated with each vendor and will reflect on your Current Elections section in Dayforce.

**Life Event Enrollment**  
**Event Details**

To declare a life event, please specify the type of event and select the date of the event. Both fields are required. If necessary, please attach supporting documentation.

**Event Details**

Type of Event\*  
Birth/Adoption

Date of Event\*  
12/3/2024

**Supporting Documents**

Supporting documentation is required for the selected event type. Please add supporting documentation before continuing.

Error: Adding supporting documents is required.

No Documents Added

+ Add Documents

### Enrollment: Voluntary Life Insurance (Domestic Only)

Domestic employees can enroll and select coverage options for voluntary life insurance coverage for themselves, their spouse, and/or children through Dayforce. Like other enrollments, the process of enrolling begins with reviewing your personal details for accuracy. On the second step, you will be brought to the dependents screen. This page will pre-populate with the dependents you have currently added for coverage on your benefit plans. If you are enrolling your spouse or child(ren) in life insurance, they **must** appear in the dependents screen to enroll them.

### Optional Life Insurance: Employee

After confirming your dependents are available for enrollment, you'll be taken to complete your enrollment for optional life insurance for yourself. Please note, enrollment in employee optional life insurance is required to insure your dependents.

**Voluntary Life Insurance Enrollment**  
**Optional Life Insurance - Employee**

**Select a Plan**

Optional Life and AD&D - Employee  
Effective from 1/1/2025

Covered Dependent  
None selected

How many times base coverage would you like?  
Multiplier:  
3

Requested Coverage \$168,000.00  
Guaranteed Coverage @ \$0.00  
Your Cost: \$0.00

Waive Optional Life and AD&D - Employee  
Effective from 1/1/2025

Covered Dependent  
None selected

Select this option to waive the coverage.

**Your Selections**

Optional Life Insurance - Employee  
 Optional Life Insurance - Spouse  
 Optional Life Insurance - Child

On this screen you will select your coverage multiplier using the drop-down menu. The dollar amount associated with the multiplier selected selecting will display below in the **Requested Coverage**.

New hires are guaranteed coverage up to 3x their salary. For those looking for 4x or 5x coverage, the **Evidence of Insurability (EOI)** must be completed on the Lincoln website.

Outside of the new hire window, all requests to add new coverage or change existing coverage amounts will require the completion of the EOI. Enrollments are not finalized until they have been approved.

### Optional Life Insurance: Spouse

When you navigate to the spousal enrollment page, you'll have the option to enroll or waive optional coverage. If electing coverage, you will enter the amount of coverage requested.

New hires can elect up to \$30,000 in spousal coverage without needing to complete an EOI.

Existing staff will need to submit an EOI for adding optional spousal life insurance coverage.

The 'Select a Plan' form for spousal insurance has two main sections. The left section is titled 'Optional Life and AD&D - Spouse' and is selected with a radio button. It shows a 'Covered Dependent' of 'Gary Test'. A field asks 'How much coverage would you like?' with a value of '50000' and up/down arrows. A note states: 'Amount must be between \$5,000.00 and \$120,000.00 and be an increment of \$5,000.00'. Below this, a table shows 'Requested Coverage' at \$50,000.00 and 'Guaranteed Coverage' at \$30,000.00. The 'Your Cost' is \$1.01 with a frequency of '1st & 2nd Pays of Month'. A 'Selected' indicator is at the bottom. The right section is titled 'Waive Optional Life and AD&D - Spouse' and is unselected. It contains the text 'Select this option to waive the coverage' and a 'Select' button at the bottom.

### Optional Life Insurance: Child

After making a selection for spouse insurance, you'll be brought to the page to waive or enroll in optional life insurance coverage for children.

The 'Customize and Select a Plan' form for child insurance has two main sections. The left section is titled 'Optional Life and AD&D - Child' and is selected with a radio button. It shows 'Covered Dependent' as 'None selected'. Fields for 'Coverage Per Dependent', 'Total Coverage', and 'Your Cost' all show '--'. A 'Customize' button is at the bottom. The right section is titled 'Waive Optional Life and AD&D - Child' and is unselected. It contains the text 'Select this option to waive the coverage' and a 'Selected' indicator at the bottom.

Optional life insurance coverage for dependent children is always guaranteed issue. Children can be covered through age 26. Coverage is available in increments of \$2,000 up to \$10,000.

Select the customize button to add your dependents and enter in your requested amount of coverage. Click on the calculate button to see onscreen the cost of your benefit.

The 'Customize Plan' form for child insurance has two main sections. The left section is titled 'Optional Life and AD&D - Child' and is selected with a radio button. It contains a 'Select the dependents who you would like to cover.' section with a dropdown menu showing 'Mickey Mouse (Child, 7/10/2024)' selected. Below this is an 'Enter the desired coverage amount.' section with a 'Coverage Amount' field containing '8000' and up/down arrows. A note states: 'Amount must be between \$2,000.00 and \$10,000.00 and be an increment of \$2,000.00'. The right section shows a summary table: 'Optional Life and AD&D - Child' with 'Coverage Per Dependent' at \$8,000.00, 'Total Coverage' at \$8,000.00, 'Your Cost' at \$0.92, and 'Frequency' at '1st & 2nd Pays of Month'. A 'Calculate' button is at the bottom.


Prior to submission, you'll be taken to a review screen to see your selections. Final benefit costs will be confirmed once any necessary EOI is completed, and selections are approved.

**Voluntary Life Insurance Enrollment**  
**Review**

Please review the summary of your elections. You are not enrolled until you click Submit and your enrollment is processed.

**Your Selections**

Optional Life Insurance - Employee	Optional Life and AD&D - Employee Effective from 1/1/2025 Coverage Amount: \$0.00 Your requested coverage amount is: \$166,000.00	Your Cost: \$0.00
Optional Life Insurance - Spouse	Waive Optional Life and AD&D - Spouse Effective from 1/1/2025 Coverage Amount: \$0.00	
Optional Life Insurance - Child	Waive Optional Life and AD&D - Child Effective from 1/1/2025 Coverage Amount: \$2,000.00	Your Cost: \$0.00

 Evidence of Insurability (EOI) is completed outside of Dayforce. Information will be available in the director text within Dayforce and on the Life Insurance internal HR website. Once you submit your request via Dayforce, HR will contact you to confirm your request and direct you to the EOI process through Lincoln. Lincoln will notify HR if you are approved or denied. If approved, HR will finalize your enrollment for the effective date provided by Lincoln.

## Forms

In Dayforce, you will now be able to view, update, and designate your life insurance beneficiaries. When you submit a change in beneficiaries for your life insurance, your change request will appear under **My Form Submissions**. This creates a history for you to reference with your changes.


**Forms**

Search Forms [Search Forms] [Reset]

My Form Submissions [Refresh] [Search]

Benefits (2) [Up Arrow]

- Current Beneficiary Information**
- Current Dependent Information

 When entering beneficiaries, please do not use any special characters (no dashes, no periods, etc.).

### Current Beneficiary Information

To designate beneficiaries, you will first need to add the individuals to the “Current Beneficiary(s)” list. Please note, social security number is not a required field when setting up a new beneficiary. After a dependent is added, they will be available for you to designate. There is helpful guidance on screen to walk you through the process.

#### Current Beneficiary Information

##### Current Beneficiary(s)

Below is the list of your current beneficiary(s). You have the ability to Add or Remove a beneficiary. Limited editing is also

[+ Add](#) [✕ Remove](#)

<a href="#">Beneficiary</a>	<a href="#">Relationship</a>	<a href="#">Birth Date</a>	
Erin Ambers	Spouse		

##### Current Designation

Below are the benefit options in which you can choose to designate a beneficiary. If you want to add a new beneficiary de  
Designation" and select the beneficiary you would like to designate a percentage. You must designate at least one Primary  
designate any percentage amount greater than 0.00% to each beneficiary, as long as the total for each beneficiary type ec

###### Basic Life and AD&D Insurance

Coverage Date	1/25/2025	Effective Date	1/25/2025	Coverage Amount
<a href="#">↓ Add Designation</a>	<a href="#">↑ Remove Designation</a>			
<a href="#">Beneficiary</a>	<a href="#">Relationship</a>	<a href="#">Birth Date</a>	<a href="#">Type</a>	
Erin Ambers	Spouse		Primary	

###### Optional Life and AD&D - Employee

Coverage Date	1/25/2025	Effective Date	1/25/2025	Coverage Amount
<a href="#">↓ Add Designation</a>	<a href="#">↑ Remove Designation</a>			
<a href="#">Beneficiary</a>	<a href="#">Relationship</a>	<a href="#">Birth Date</a>	<a href="#">Type</a>	
Erin Ambers	Spouse		Primary	

⚠ The option to designate beneficiaries for optional life insurance will only appear if you're enrolled.

### Current Dependent Information

The Current Dependent Information form is used to make updates to existing dependents in Dayforce. New dependents can only be added during open enrollment or during a qualifying life event enrollment. This form is used to complete dependent address changes, adding in a new SSN number, and notifying HR of legal name changes. If a legal name change occurs, HR will follow up via email to request supporting documentation before processing the change.

**\*\*If you change your home address, it does not flow to your dependent information. You will have to go in and view/edit to ensure your dependents primary address is up to date.**

The image shows a screenshot of the 'Current Dependent Information' page and an 'Edit Dependent' modal form. The main page lists three dependents: Adaleigh Bragg (Child, 9/1/2008), David Bragg (Spouse, 2/15/1979), and Abigail Bragg (Child, 4/13/2025). A red box highlights the 'View/Edit' button for Adaleigh Bragg. A red arrow points from this button to the 'Edit Dependent' modal form, which is open for Abigail Bragg. The modal form contains fields for First Name (Abigail), Middle Name, Last Name (Bragg), Gender (Female), Relationship (Child), Date of Birth (4/13/2025), and SSN/SIN. The Primary Address is 555 Russel Road, Charlottesville, VA 22901, USA. There are 'Add' buttons for Other Address and Phone Number. At the bottom, there are 'Remove', 'Cancel', and 'Continue' buttons. An error message at the bottom of the modal reads: 'Error: National ID Number: value is required.'

Name	Relationship	Birth Date	View/Edit
Adaleigh Bragg	Child	9/1/2008	<a href="#">View/Edit</a>
<b>Current Benefits</b>			
Dental PPO Comprehensive Plan - Employee & Family		1/1/2026	
Blue View Vision - Employee & Family		1/1/2026	
Anthem HDHP with HSA - Employee & Family			
David Bragg	Spouse	2/15/1979	
<b>Current Benefits</b>			
Dental PPO Comprehensive Plan - Employee & Family			
Blue View Vision - Employee & Family			
Anthem HDHP with HSA - Employee & Family			
Abigail Bragg	Child	4/13/2025	
<b>Current Benefits</b>			
Dental PPO Comprehensive Plan - Employee & Family			
Blue View Vision - Employee & Family			
Anthem HDHP with HSA - Employee & Family			

#### Edit Dependent

First Name\*  
Abigail

Middle Name  
[Empty]

Last Name\*  
Bragg

Gender\*  
Female

Relationship\*  
Child

Date of Birth\*  
4/13/2025

SSN/SIN\*  
[Empty]

Primary Address  
555 Russel Road  
Charlottesville, VA 22901  
USA

Other Address [Add](#)

Phone Number [Add](#)

[Remove](#) [Cancel](#) [Continue](#)

Error: National ID Number: value is required.