


Benefits Enrollment with Oracle Employee Self Service




Enrolling into Your USD Benefits

Benefits Open Enrollment can now be done online! There are six main parts to this process and each is outlined in this step by step guide. To begin:

1. Access the Oracle HR homepage at <http://oracleapps.sandiego.edu> and enter your Oracle username and password.

2. Click on  [USD Employee Self Service](#)

3. Click on  [Benefits](#)

Page 1: Dependents and Beneficiaries

This is where you will enter anyone you want to list as a dependent and/or beneficiaries.

4. Click .

5. Enter the person's **Name and Relationship**.


6. Enter their **Address Information**, or if they share the same residence as you, click [Shared Residence](#).

7. Enter the **Miscellaneous Information**:

*Student Status should only be entered for children 19 years or older who are currently full time students.

8. When finished, click .

9. Repeat steps 5-9 as many times as necessary to add all dependents and beneficiaries.

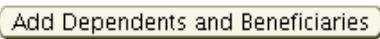
10. When you are ready to continue, click .


Page 2: Benefits Enrollments

This page will show an overview of available benefits and your current status. To enroll, move to step 11.

11. Click .

12. Check the boxes next to the benefits you want to select. (See page 2 for more details on each of these options.)


You can  at any time by clicking the button, although you will have to repeat the step you are on once you have added the additional people.

13. When you have made your selections and are ready to continue, click .

Page 3: Update Benefits: Cover Dependents

This is where you will choose which dependents will be covered for your selected benefits.

14. Click on the box next to their name if you want them to be covered under this corresponding benefit.

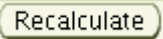
15. When you have made your selections and are ready to continue, click .

Page 4: Update Beneficiaries: Add Beneficiaries

This is where you can specify what percentage of any insurance payouts you want each of your beneficiaries to receive.


16. Choose which beneficiaries would receive anything as a primary recipient (for example, will your spouse receive 100% of the benefit if something happens to you?).

17. Choose which beneficiaries would receive anything as a contingent recipient (for example, what will your children receive if something happens to you and your primary recipient?).

18. To recalculate your total, click .

Both the primary and contingent percentages should equal 100%.

19. Repeat for additional policies listed.

20. When you are ready to continue, click .

Page 5: Add Primary Care Providers

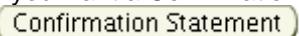
21. Depending on the plans you have selected for your medical and dental insurance, you may be asked to enter your primary care provider's ID, name and specialty.

22. When you are ready to continue, click .

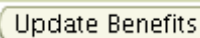
Page 6: Confirmation Page

This page allows you to review everything you have selected.

- If you want a printable version of this page, click .

- If you want a Confirmation Statement, click .

20. When finished, click .

You will then see another review of what you have selected. If you want to make any changes, click  and from step 11. That's it!

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2008 Benefits Review

If you have detailed questions about any of these benefits, please refer to the Summary Plan Description, or Evidence of Coverage booklet at www.sandiego.edu/hr/benefits.

Medical

Waive Medical Plan

- If you are covered under another medical plan (for example, if someone uses their spouse's insurance), you can elect to waive the medical plan here and receive \$90.00 per month paid to you in your paycheck. You must provide proof of other medical coverage to Human Resources, such as a copy of your medical ID card or confirmation statement from the other employer providing you medical coverage.

Blue Cross POS

- This is a "Point of Service" medical plan that provides employees 3 options as to how they can use their medical plan. At the point they need medical care, employees can use their primary care HMO medical group, or a physician from the PPO network, or any provider out-of-network.

Kaiser

- This is an HMO plan where employees must obtain all medical care (except emergencies) at Kaiser medical facilities.

SIMNSA

- This is an HMO plan in Mexico. Individuals who prefer to obtain medical care in Mexico must go to the SIMNSA network of medical clinics

Dental

Waive Dental Plan

- If you are covered under another dental plan, you can elect to waive the USD dental plan here and receive \$15.00 per month in your paycheck in lieu of dental benefits.

Dental DMO

- Employees selecting this plan **must** choose a dentist from the provider's list of dentists. You must be assigned to the dental office before obtaining dental services. 6-month teeth cleanings covered at 100%. All other services covered at set co-payments. Services obtained out-of-network are not covered.

Dental PPO

- Employees selecting this plan can choose a dentist from the PPO list or visit any dentist of their choice. Annual deductible of \$50 in-network, \$75 out-of-network.

SIMNSA Dental

- You **must** be enrolled in the SIMNSA Medical plan in order to elect this dental plan. This plan provides dental care in Mexico at selected dental facilities.

Vision

Waive Vision

- If you are covered under another vision plan or don't need vision insurance, you can waive the vision plan.

VSP

- This plan provides coverage for routine eye exams to fit you for prescription eye glasses or contact lenses. You pay \$10 for an annual eye exam at participating VSP providers. Lenses covered every year, frames every other year (\$120 allowance), and contacts annually (\$105 allowance).

Spending Account - Health Care

Waive HCFSA

- If you choose not to use a flexible spending account to cover any out of pocket medical costs, you can waive this plan.

Health Care Flexible Spending Account

- You can set aside up to \$4,000/yr on a pre-tax basis to pay for out-of-pocket health care expenses that you know you will incur within the calendar year. The IRS has a use-it-or lose-it rule.

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Spending Account - Dependent Care

Waive DCFSA

- If you choose not to use a flexible spending account to cover any out of pocket dependent care costs you can waive this plan.

Dependent Care Flexible Spending Account

- You can set aside up to \$5,000/yr on a pre-tax basis to pay for child care or senior day care expenses.

Spending Account – Transportation

Waive TSA

- If you choose not to use a spending account to cover your commuter expenses you can waive this plan.

Transportation Spending Account

- You can set aside up to \$115 per month on a pre-tax basis to pay for your mass transit expenses.

Accidental Death & Dismemberment

AD&D 2X Benefit Based Salary

- This plan is provided to you at no cost to you. The university pays the premium for this policy. Make sure this box is checked.

Voluntary AD&D

- If you want to buy additional AD&D coverage, check the box for the coverage level you wish to buy for yourself and your dependents. The premium is deducted from your paycheck every pay period.

EAP

The university pays for this program to provide all employees with a limited number of free, confidential counseling sessions to those who choose to use this program. Please make sure this box is checked.

Long Term Disability (LTD)

LTD Benefit Taxable

- The university pays the premium for this plan. If you need to use this program, the LTD benefit check paid to you is taxable income.

LTD Benefit Non-Taxable

- The university pays the premium for this plan. If you need to use this program, the LTD benefit check paid to you is **NOT** taxable income because you will pay taxes on the value of the premium each pay period.

Life Insurance

Basic Life Insurance Plan

2 X Benefit Base Salary

- This plan is provided at no cost to you. The university pays the premium for this policy. If 2 X Benefit Based Salary exceeds \$50,000, the premiums paid for the coverage amount over \$50,000 is imputed income to you. You will be taxed on that premium.

Life Ins. Cap \$50,000

- If 2 X Benefit Based Salary is over \$50,000, you can cap your coverage at \$50,000 to avoid imputed income taxes.

Voluntary Life EE

- You may buy up to 5 X Annual Base Salary, not to exceed \$500,000. A separate Evidence of Insurability form must be completed. Obtain this form from Human Resources.

Voluntary Life Ch

- You may buy coverage for your child(ren) from \$2,000 to \$10,000 only if you purchase EE Voluntary Life.

Voluntary Life SP or DP

- You may buy coverage for your spouse or registered domestic partner, not to exceed 50% of your Voluntary Life EE life amount. A separate Evidence of Insurability form must be completed.

Health Advocate

- This is a free benefit provided to you by the university to assist with the coordination of health care for you or your dependents; assist with claims resolution issues, or finding a specialist. Check this box.

This job aid is a very brief review of your USD benefits, and is not intended to be a full description of each plan.