

**New Employee Benefits Checklist**

**Health Benefits**

Newly hired or newly eligible employees may enroll in the State Health Benefits Program.

* Coverage becomes effective on the first day of the month coinciding with or following your employment date in an eligible position.
* You must enroll within your 30 calendar days of eligible employment or coverage is waived and enrollment is not available until the next annual open enrollment period or a qualifying mid-year event.

For more information and to enroll in health benefits:

* Visit hr.vcu.edu for comprehensive and detailed information and forms
* Review the Benefits-at-a-Glance and State Health Benefits Program Employee Monthly Premiums (at hr.vcu.edu under current employees>>benefits) summary for general information about the different health benefit plans offered
* Use the interactive [Alex decision-making tool](https://www.myalex.com/cova/2017/#intro) to help you compare plans and project plan year expenses
* Complete the State Health Benefits Program Enrollment Form within your first 30 calendar days of eligible employment.

Provide required documentation if enrolling dependents (a list of required documentation can be found on enrollment form).

**Retirement**

Participation in the Virginia Retirement System (VRS) is mandatory and 5% of your pre-tax income will be automatically contributed. Enrollment in this plan is automatic and does not require any action.

You are also encouraged to participate in one or more of VCU’s retirement savings programs that are offered in addition to the VRS. A default pre-tax contribution of $20/pay period will automatically be made from your paycheck to TIAA-CREF beginning 60 days from your start date – unless you choose to change your contributions or the vendor, or you opt out of participation.

For more information:

* Visit the VCU HR web page (includes enrollment forms) at <http://www.hr.vcu.edu/forms/other-forms/>.
* Learn more about VCU’s retirement savings programs (Tax Deferred Annuity Program, Deferred Compensation Program and Cash Match Plan)
* Read the Notice of Automatic Enrollment and Default Investment included in your confirmation packet.

See “retirement” under A-Z list of benefits at hr.vcu.edu if you have prior state service and have existing service credit in a VRS account.

**Documents to be submitted**

* State Health Benefits Plan Enrollment Form **within your first 30 calendar days of employment** (include appropriate dependent documentation, if applicable).
* Flexible Spending Account (FSA) - sign up **within your first 30 calendar days of employment.** To enroll in the FSA program, complete the section entitled “Flexible Spending Account Election” at the bottom of page 3 of the State Health Benefits Plan Enrollment Form.
* Retirement Savings Plans:
* Tax-Deferred Annuity Program (403b) - Salary Reduction Agreement and Investment Company Applications; and/or
* Deferred Compensation Plan (457) enrollment form.
* Beneficiary Designation Form (optional form for life insurance and VRS retirement benefits) *- submit at any time.*
* Enrollment Application for Voluntary Long-Term Care Insurance available through Genworth/VRS (if enrollment is completed within 60 days of hire date, no evidence of insurability is required).

Enrollment Application for VRS Optional Group Life Insurance within 31 calendar days of hire date (to enroll without evidence of insurability).