OPEN ENROLLMENT INSTRUCTIONS

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Accessing Open Enrollment

Open Enrollment is available **November 2-13, 2020**. All full-time employees should go into BannerWeb and elect their benefits for 2021.

You will complete the Open Enrollment process through BannerWeb. To access BannerWeb, visit [www.richmond.edu](http://www.richmond.edu). On the toolbar at the top of the home page, click **Tools**, followed by **BannerWeb**.

You will use your University NetID and password to log in. Note that if you are off campus, Duo two-factor authentication or VPN will be required to access BannerWeb. If you cannot remember your password, please contact the Help Desk at (804) 287-6400 or email helpdesk@richmond.edu.

**Note**: If you have not provided or recently confirmed your emergency contact information in Banner, you will be asked to do so upon login. If this screen appears, you will need to complete it and hit **Submit** before you are able to access Open Enrollment.

*Open Enrollment Instructions*
Once you’ve successfully logged into BannerWeb, click Employee.

Next, click Employee Self-Service.
On the Employee Dashboard, scroll down to the **Benefits** section, click the arrow to expand the section, and click the **Open Enrollment** button.

To begin Open Enrollment, you will be asked to review the displayed Responsibility Statement and click **Accept and Continue** to proceed.

Open Enrollment requires users to complete five steps to ensure they are enrolled in their desired benefits for 2021.

**Step 1 - Review Current Benefit Statement**
Review current benefits, dependents covered, and life insurance beneficiary(ies).

**Step 2 - Update or Confirm Benefits for 2021**
Make changes or continue your benefits for the new plan year. You must click the "Submit" button to renew your benefits for 2021.

**Step 3 - Assign Coverage to Yourself and Your Dependents**
Review and assign coverage to yourself and eligible dependents for health, dental, vision, and/or voluntary insurance benefits. You may also confirm life insurance beneficiary selections.

**Step 4 - Dependent Certification**
All employees must complete this step and verify their dependents listed with the University of Richmond.

**Step 5 - Verify Accuracy and Confirm 2021 Benefits**
This process will check for errors. If any exist you will need to correct by going back to Steps 2 and/or 3. Once correct, view your 2021 Benefits Statement as confirmation. It is strongly encouraged that you print your Benefit Statement.
Step 1 – Review Current Benefit Statement

First, click on the link to **Step 1 – Review Current Benefit Statement**. This will display a copy of your current benefit statement. If you are currently enrolled in the benefit, the statement will list the current coverage type (Employee Only, Employee/Spouse, etc.), the current employee and employer cost per pay, the dependents covered, and the life insurance beneficiaries listed.

Once you have reviewed the current benefit statement, click the **Open Enrollment** link at the bottom of the page to move to Step 2.

Step 2 – Update or Confirm Benefits for 2021

This will bring you to the Open Enrollment page where you can make your benefit selections for 2021. Note that several benefit-related actions/elections take place outside of the Online Open Enrollment module. These are described in the notes at the top of the Open Enrollment page, as well as below:

**Dependent Verification** – Employees who add dependents to their University benefits must provide proof of relationship documentation. If you are adding a dependent who was not already verified in 2020, you will need to complete the verification prior to the end of Open Enrollment on November 13, 2020. To do this, complete the [Dependent Verification Form](mailto:URHR@richmond.edu) and send the completed form and required documentation to Human Resources at [URHR@richmond.edu](mailto:URHR@richmond.edu). If the dependent is not already in Banner, HR will need to add them before you can assign them coverage. If you have any questions about this, please email [URHR@richmond.edu](mailto:URHR@richmond.edu) or call 804-289-URHR (8747).

**Spousal Surcharge** – Employees who elect to cover spouses who have access to medical coverage through their employer will pay a $100 per month surcharge. You are required to sign and return an affirmation form to HR by November 13, 2020. The Spousal Surcharge Affirmation form is [here](mailto:URHR@richmond.edu), and more information is [here](mailto:URHR@richmond.edu).

**Retirement** – Changes to your retirement contributions can be made at any time during the year. If you wish to make a change at this time, click [here](mailto:URHR@richmond.edu), complete the Salary Reduction Agreement (SRA), and return the completed SRA to Human Resources at [URHR@richmond.edu](mailto:URHR@richmond.edu) or via campus mail.

**Voluntary Life Insurance** – If you wish to add or make changes to Voluntary Life Insurance Coverage, please click [here](mailto:URHR@richmond.edu), complete the voluntary life insurance application, and return the completed application to Human Resources at [URHR@richmond.edu](mailto:URHR@richmond.edu) or via campus mail.

To begin making your benefit selections, click **Start Open Enrollment** at the bottom of the page.
Open Enrollment Summary

Welcome to Online Open Enrollment where you can make your benefit selections for 2021.

- **Spousal Surcharge**: Employees who elect to cover spouses who have access to medical coverage through their employer will pay a $100 per month surcharge. **You are required to sign and return an affirmation form to HR by November 13th of the current year.** The Spousal Surcharge Affirmation form is [here](#) and more information is [here](#).
- **Retirement**: Changes to your retirement contributions can be made at any time during the year. If you wish to make a change at this time, click [here](#), complete the Salary Reduction Agreement (SRA), and return the completed SRA to Human Resources at URHR@richmond.edu or via campus mail.
- **Voluntary Life Insurance**: If you wish to add or make changes to Voluntary Life Insurance coverage, please click [here](#), complete the voluntary life insurance application, and return the completed application to Human Resources at URHR@richmond.edu or via campus mail.

- Click on the highlighted benefit group below to view choices and make changes.
- You must click the **Submit** button below to finalize your 2021 benefits.

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You will now be able to click on any of the three highlighted benefit groups to view your current choices and make changes.

### Health

Within the Health group, there are six benefit options: **Dental, Vision, Medical HDHP $4000, Medical HDHP $1750, Medical Traditional, and Health Insurance Waiver.**

<table>
<thead>
<tr>
<th>Health Group</th>
<th>Coverage</th>
<th>Employee Cost Per Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>You have asked to continue this benefit into the new year</td>
<td>Employee plus Family: 43.1400</td>
</tr>
<tr>
<td>Vision</td>
<td>You have asked to continue this benefit into the new year</td>
<td>Employee plus Family: 9.0300</td>
</tr>
<tr>
<td>Medical HDHP $4000</td>
<td>You have not selected this benefit deduction.</td>
<td>Employee plus Family: 265.0000, UR Cost Per Pay: 1,235.7000</td>
</tr>
<tr>
<td>Medical HDHP $1750</td>
<td>You have not selected this benefit deduction.</td>
<td>Employee plus Family: 265.0000, UR Cost Per Pay: 1,235.7000</td>
</tr>
<tr>
<td>Medical Traditional</td>
<td>You have asked to continue this benefit into the new year</td>
<td>Employee plus Family: 265.0000, UR Cost Per Pay: 1,235.7000</td>
</tr>
<tr>
<td>Health Insurance Waiver</td>
<td>You have not selected this benefit deduction.</td>
<td>Employee plus Family: 265.0000, UR Cost Per Pay: 1,235.7000</td>
</tr>
</tbody>
</table>

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If you would like to continue a health benefit **(with no change to the benefit coverage)**, you do not need to do anything on this page. The benefit option will read “You have asked to continue this benefit into the new year” and the coverage type and employee cost per pay will be displayed.

If you would like to continue a health benefit but change the benefit coverage (Employee Only, Employee plus Child, etc.), click on the benefit option. On the benefit detail page, your current plan will be displayed as well as the other options for coverage, including the employee cost per pay. Select the desired coverage option, and click **Submit Change** at the bottom of the page.
If you would like to enroll in a new health benefit, click on the benefit option. On the benefit detail page, select the desired coverage option, and click Add Choice. (If switching health insurance plans, you must first stop your current health plan, as detailed below.)

If you would like to stop a health benefit, click on the benefit option. On the benefit detail page, click Stop Benefit at the bottom of the page.

If you would like to switch your health insurance plans, you must first stop your current health plan by selecting the current plan and clicking Stop Benefit at the bottom of the page. Next, click on the new health plan you’d like to enroll in, select the desired coverage option, and click Add Choice.

**Important note if switching from a High Deductible plan to the Traditional plan or waiving coverage:** If you are currently enrolled in a High Deductible plan AND you contribute to a Health Savings Account (in addition to the UR HSA contributions), you will need to stop your Health Savings Account contributions prior to enrolling in the Traditional plan or waiving coverage. The HSA contribution is under the Flex Spending Group. (To navigate to this group from the Health Group, click the Return to Summary link at the bottom of the page.)
From the Flex Spending Group, go to the HSA – Employee Amount and click Stop Benefit.

You may now return to the Health Group and stop your current health plan by selecting it and clicking Stop Benefit at the bottom of the page. Next, click on the High Deductible Health Plan you’d like to enroll in, select the desired coverage option, and click Add Choice.

If you are waiving University health care coverage, you must select the Health Insurance Waiver. Employees waiving University health coverage will receive their choice of five vacation days or a $500 taxable cash benefit. (Note: Faculty must select the $500 taxable cash benefit.) Select the desired option and click Add Choice.

Once you have selected all desired plans under the Health Group, click Return to Summary at the bottom of the page to return to the Open Enrollment Summary.

Note: You have not completed Open Enrollment until you have selected one of the health plans, or the Health Insurance Waiver.
Flex Spending

Within the Flex Spending group, there are three benefit options: Flexible Spending – Dependent Care, Flexible Spending – Medical, and HSA – Employee Amount.

The Medical Flexible Spending limit for 2021 is $2,750. The maximum per pay contribution for BW employees is $114.59, and the maximum per pay contribution for MO employees is $229.17. **Note that employees enrolling in a High Deductible plan are not eligible to make Medical Flexible Spending contributions, and instead, are eligible to contribute to a Health Savings Account (detailed below).**

The Dependent Care Flexible Spending limit for 2021 is $5,000. The maximum per pay contribution for BW employees is $208.34, and the maximum per pay contribution for MO employees is $416.67.

Health Saving Account – HSA

If you are enrolled in a High Deductible Health Care Plan, you are eligible to contribute to a Health Savings Account. **If you would like to begin contributing**, click on HSA – Employee Amt, enter the amount you’d like to contribute per pay, and click Submit Change. Note, if this is your first time enrolling, you must also complete an application [here](#) and send it to Human Resources at URHR@richmond.edu.

**If you would like to continue your current contributions**, you do not need do anything on this page.

**If you would like to change the amount you are contributing**, click on HSA – Employee Amt, enter the new amount you’d like to contribute per pay, and click Submit Change.

**If you would like to stop contributing**, click on the HSA – Employee Amt option and click Stop Benefit.
If you elect employee only coverage, you may contribute a maximum of $3,600 a year (including the UR contribution). Otherwise, you may contribute a maximum of $7,200 annually (including the UR contribution). If you are age 55 or older, you may contribute an additional $1,000.

Note: Employees enrolling in a High Deductible plan are no longer required to select the UR (employer) HSA contributions as part of Open Enrollment. They will be added automatically after Open Enrollment has ended. If this is your first time enrolling, you must also complete an application here and send it to Human Resources at URHR@richmond.edu.

Once you have selected all desired plans under the Flexible Spending Group, click Return to Summary at the bottom of the page to return to the Open Enrollment Summary.

Miscellaneous

Within the Miscellaneous group, there are three benefit options: Legal Resources of Virginia, Accidental Injury Insurance, and Hospital Care Insurance.

If you would like to continue any of these benefits, you do not need to do anything on this page. The benefit option will read “You have asked to continue this benefit into the new year” and the coverage type and employee cost per pay will be displayed.

If you would like to enroll in Legal Resources, click on that option, select the button under “My Choice,” and click Add Choice. In addition, you must complete an online application to enroll. Visit this link, and enter the Company ID 0264 and password uorlegal.

If you would like to enroll in the Accidental Injury Insurance or Hospital Care Insurance, click on that option, select the desired coverage under “My Choice,” and click Add Choice.
If you would like to continue the Accidental Injury Insurance or Hospital Care Insurance but change the benefit coverage, click on the benefit option. On the benefit detail page, you will be presented with your current plan as well as the other options for coverage, including the employee cost per pay. Select the desired coverage option, and click Submit Change at the bottom of the page.

If you would like to end any of these benefits, click on that option and click Stop Benefit.

Once you have selected all desired plans under the Miscellaneous Group, click Return to Summary at the bottom of the page to return to the Open Enrollment summary.

Submitting Open Enrollment Selections

Once you have gone through the desired benefit groups and made your selections and updates, you will need to submit your selections. Prior to submitting, you have the option to review the costs of your current selections by clicking Calculate Cost at the bottom of the summary.

This cost summary will display your current benefits as well as the newly selected benefits; and will compare the employee and employer monthly costs of these selections, the total cost per month for all benefits, and the net change in cost between the employee’s current benefits and the new selections. (Note: Costs will display per month for BW employees. Additionally, if you enrolled in a benefit that you had in a previous year, this screen may display that benefit twice with a blank row. You can ignore this.) Once you have finished reviewing, click Return to Summary at the bottom of the page.
Once you have reviewed your cost summary and confirmed your desired benefits have been entered correctly, **you must click the Submit button to finalize your 2021 benefit selections.**

![Cost Summary Table]

The top of this page will display a summary of the current beneficiaries and dependents, as well as the current coverage for each.

**Step 3 - Assign Coverage to Yourself and Your Dependents**

Click the link to **Step 3 – Assign Coverage to Yourself and Your Dependents.** This will bring you to the Coverage and Allocation Summary page. On this page, you will need to review and assign coverage to yourself and eligible dependents for health, dental, vision, and/or voluntary insurance benefits, as appropriate. You may also confirm your life insurance beneficiary selections on this page.

**Important note:** Employees who add dependents to their University benefits must provide proof of relationship documentation. If you are adding a dependent who was not already verified in 2020, you will need to complete the verification prior to the end of Open Enrollment on November 13, 2020. To do this, complete the **Dependent Verification Form** and send the completed form and required documentation to Human Resources at URHR@richmond.edu. If the dependent is not already in Banner, HR will need to add them before you can assign them coverage through this step. If you have any questions about this, please email URHR@richmond.edu or call 804-289-URHR (8747).

The top of this page will display a summary of the current beneficiaries and dependents, as well as the current coverage for each.
If you are not adding or changing coverage for yourself or any of your dependents, then you do not need to take any action on this page. Review the summary to confirm it is accurate, and click Return to Open Enrollment Menu at the bottom of the page.

If you have added a benefit or need to change coverage for yourself or any of your dependents, you will need to do so in the Enroll Coverage and Allocations section at the bottom of the page.

If you added a new benefit or changed to a coverage type that includes dependents, you will need to specify who will be covered by clicking Add or Change Coverage next to the appropriate benefit. This will take you to the Benefits Coverage page for the specified benefit. This page will list all of your available dependents.

To add coverage, click the checkbox(s) for the appropriate individuals (including yourself) in the Choose Benefit column. If this is a newly added benefit, the Begin Date of 01/01/2021 will automatically fill in. If the Begin Date is not filled in, enter 01/01/2021. Click Choose or Update.
If you have successfully completed this step, you will receive a message stating “Successfully updated” under the Messages column. Click Return to Summary at the bottom of the page.

<table>
<thead>
<tr>
<th>Choose Name Benefit</th>
<th>Relationship</th>
<th>Existing Coverage</th>
<th>Begin Date MM/DD/YYYY</th>
<th>End Date MM/DD/YYYY</th>
<th>Deduction Termination Reason</th>
<th>Other Coverage</th>
<th>Messages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charlotte Spider</td>
<td>Self</td>
<td>No</td>
<td>01/01/2021</td>
<td></td>
<td>Not Selected</td>
<td>No other coverage</td>
<td>✔️ Successfully updated.</td>
</tr>
<tr>
<td>WebSTUR Spider</td>
<td>Husband</td>
<td>No</td>
<td>01/01/2021</td>
<td></td>
<td>Not Selected</td>
<td>No other coverage</td>
<td>✔️ Successfully updated.</td>
</tr>
<tr>
<td>Itsy Spider</td>
<td>Child</td>
<td>No</td>
<td>01/01/2021</td>
<td></td>
<td>Not Selected</td>
<td>No other coverage</td>
<td>✔️ Successfully updated.</td>
</tr>
<tr>
<td>Bitsy Spider</td>
<td>Child</td>
<td>No</td>
<td>01/01/2021</td>
<td></td>
<td>Not Selected</td>
<td>No other coverage</td>
<td>✔️ Successfully updated.</td>
</tr>
</tbody>
</table>

If you are ending coverage for a dependent, click Add or Change Coverage next to the appropriate benefit. On this page, all of your available dependents will be listed.

To end coverage for a dependent, click the checkbox(s) for the appropriate individuals in the Choose Benefit column, enter 12/31/2020 in the End Date column and click Choose or Update. If you have successfully completed this step, you will receive a message stating “Successfully updated” under the Messages column. Click Return to Summary at the bottom of the page.

If you stopped a benefit (not just the coverage for someone), you will still need to terminate coverage for yourself and (if applicable) your dependents by clicking Add or Change Coverage next to the appropriate benefit. This will take you to the Benefits Coverage page for the specified benefit.

Click the checkbox(s) for the appropriate individuals (including yourself) in the Choose Benefit column and click Choose or Update. The End Date of 12/31/2020 will automatically fill in. If the End Date is not filled in, enter 12/31/2020. If you have successfully completed this step, you will receive a message stating “Successfully updated” under the Messages column. Click Return to Summary at the bottom of the page.
If you would like to assign or update your life insurance beneficiaries, click Add or Change Beneficiary Allocations next to your insurance listing. To select a primary or contingent beneficiary, enter the percent, and click Choose or Update. Note that the total Primary and /or Contingent percent must equal 100 percent. To inactivate a beneficiary, either delete the assigned percentage or change to 0 and click Choose or Update.

After assigning all coverage to dependents and beneficiaries, click Return to Open Enrollment Menu at the bottom of the page.

Step 4 – Dependent Certification

Click the link to Step 4 – Dependent Certification. All employees must complete this certification to verify their dependents listed with the University of Richmond. Read the displayed statement, and if you understand and agree with it, enter your initials and click Submit/Confirm.
This will take you back to the Open Enrollment menu where you can complete the final step.

**Step 5 – Verify Accuracy and Confirm 2021 Benefits**

Click the link to **Step 5 – Verify Accuracy and Confirm 2021 Benefits**. This will take you to the Open Enrollment Error Checker. If errors are found, they will be listed on this page, along with an explanation of how to correct the issue. Any errors must be corrected before submitting your benefit selections. If you are unsure what to do or have trouble correcting an error, please email URHR@richmond.edu or call 804-289-URHR (8747) for assistance.

If no errors are found, a message will display confirming Open Enrollment was completed successfully. At this point, you can print a copy of your 2021 Benefit Statement, which is highly encouraged.

**Note:** If you go back into Open Enrollment to make corrections or changes to your selections after you’ve already completed Step 2 and Step 3, all benefit and dependent coverage selections you made the previous time will be deleted. You must complete Step 2 and Step 3 again to ensure all of your benefit choices are submitted properly.

Congratulations, you have successfully completed Open Enrollment!