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

If you are making changes to your benefit elections, please use this as a guide for choosing your selections.

**PLEASE NOTE: If you go back into Open Enrollment to make corrections/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.**

1. Log into BannerWeb.
   a. 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.
   b. If you have not accessed BannerWeb recently, you may be asked to update your Emergency Contact information – update the information, click Submit, then click Continue.

2. Click on Employee.

3. Click on Employee Self-Service.

4. Scroll down to the Benefits section, click on the arrow on the right to expand the section, and click on Open Enrollment.

5. Read the Responsibility Statement and then click Accept and Continue.

6. **Click Step 1- Review Current Benefit Statement.**
   a. Review your current benefits, and then scroll to the bottom of the page.
   b. Click Open Enrollment.

7. **Click Step 2- Update or Confirm Benefits for 2021.**
   a. **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](#), and more information is [here](#).
   b. **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.
   c. **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.
   d. To begin making your benefit selections, click **Start Open Enrollment** at the bottom of the page.
7. Continued

e. If you are currently on the High Deductible Health Plan (HDHP) and are switching to the Traditional Health Plan or waiving coverage for 2021, and you are currently putting your own money into an HSA, go to #8; otherwise, go to #9.

8. Click Flex Spending.

a. Click HSA – Employee Amt, then Stop Benefit.

b. Click Return to Summary.

9. If you wish to make a change to your Health, Dental or Vision plan, click Health.

a. To end a health plan, click on your current plan and Stop Benefit.

b. To enroll in a health plan or change coverage (Employee Only, Employee plus Child, etc.), click on the plan you wish to select, then select your desired coverage, and click Add Choice or Submit Change.

c. If you wish to waive the University’s medical coverage, click Health Insurance Waiver, select the option of $500 Cash or 5 Days of Vacation, and click Add Choice or Submit Change.

d. When finished, click Return to Summary at the bottom of the page.

**Please note: You have not completed Open Enrollment until you have selected one of the health plans or the Health Insurance Waiver.**

10. If you wish to make a change to your Flexible/Health Savings accounts, click Flex Spending.

a. Important Notes:
   
i. The Dependent Care Flexible Spending Account and the Medical Flexible Spending Account will not carry over to 2021 unless you enter new contribution amounts, even if you have participated in one or both of them in 2020.

   ii. The Employee Health Savings Account (HSA) will carry over to 2021, as long as you had it in 2020. You can increase/decrease your employee contribution, but you do not need to re-enroll. The University’s contribution will be added at the beginning of the year.

   iii. If you are transitioning from the Traditional Health Plan to a High Deductible Health Plan with the Health Savings Account, you must select it in BannerWeb and complete the HSA Enrollment Form to indicate if/how you would like the account invested.

b. If participating in the Dependent Care Flexible Spending Account:
   
i. Click Flexible Spending – Dependent Care

   ii. Enter your desired contribution per pay

   iii. Click Add Choice or Submit Change
10. Continued

c. If participating in the Medical Flexible Spending Account:
   **Please remember that you can only have the Medical Flexible Spending Account if selecting the Traditional Health Plan.**
   i. Click Flexible Spending - Medical
   ii. Enter your desired contribution per pay
   iii. Click Add Choice or Submit Change

d. If you have selected a High Deductible Health Plan (HDHP) and would like to personally contribute money in addition to what the University contributes:
   i. Click HSA – Employee Amt
   ii. Enter your desired contribution per pay
   iii. Click Add Choice or Submit Change
   **Note: Employees enrolling in a High Deductible plan are no longer required to select the UR (employer) HSA contribution as part of Open Enrollment. They will be added automatically after Open Enrollment has ended.**

e. Click Return to Summary

11. If you wish to make a change to your miscellaneous benefits (Legal Resources of Virginia, Accidental Injury Insurance, or Hospital Care Insurance) click Miscellaneous.

   a. To remove a Miscellaneous benefit:
      i. Click on the benefit (e.g., Legal Resources of Virginia)
      ii. Click Stop Benefit or Cancel Choice

   b. To add a Miscellaneous benefit:
      i. Click on the benefit (e.g., Legal Resources of Virginia or Accidental Injury Insurance)
      ii. Select your Coverage
      iii. Click Add Choice
      **Note: Employees enrolling in Legal Resources must complete an online application to enroll at this link. Enter the company ID 0264 and password uorlegal.**

c. To change your level of coverage:
   i. Click on the benefit (e.g., Accidental Injury or Hospital Care Insurance)
   ii. Select your new level of coverage
   iii. Click Submit Change

   d. When you are finished, click Return to Summary.

12. Review your benefits listed under Benefits Status.

   a. To view a cost summary of your newly selected benefits compared to your current benefits, click Calculate Cost. Once you are finished reviewing, click Return to Summary at the bottom.
   b. Once you have confirmed that your desired benefits have been entered correctly, click Submit.
13. Click Step 3 - Assign Coverage to Yourself and Your Dependents.

**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).**

**Important Note: You must manually assign your selected dependents to all new coverage.**

a. To assign, remove or change dependent coverages, scroll down to the Enroll Coverage and Allocations section at the bottom of the page.

b. If you added a new benefit or changed to a coverage type that includes dependents:
   i. Click on Add or Change Coverage for the appropriate benefit.
   ii. Check the box beside the name of each person who should have the benefit.
   iii. If you are adding coverage for yourself or a dependent, the Begin Date of 01/01/2021 should already be filled in. If the Begin Date is not filled in, enter 01/01/2021.
   iv. Click Choose or Update.
   v. Click Return to Summary.

c. If you are ending a benefit or ending coverage for a dependent:
   i. Click on Add or Change Coverage for the appropriate benefit.
   ii. Check the box beside the name of each person whose coverage is ending.
   iii. If you are ending coverage for yourself or a dependent, the End Date of 12/31/2020 should already be filled in. If the End Date is not filled in, enter 12/31/2020.
   iv. Click Choose or Update.
   v. Click Return to Summary.

d. If you would like to assign or update your life insurance beneficiaries:
   i. Click Add or Change Beneficiary Allocations.
   ii. Select Primary or Contingent Beneficiary as appropriate.
   iii. Enter the desired percentage allocation for each beneficiary.
   iv. To inactivate a beneficiary, either delete the assigned percentage or change to 0.
   v. Click Choose or Update.
   vi. Click Return to Summary.

e. After enrolling all of your dependents in the correct benefits, click Return to Open Enrollment Menu.
14. Click Step 4 - Dependent Certification.
   
   a. After reviewing the dependent certification, enter your initials
   b. Click Submit/Confirm.

15. Click Step 5 - Verify Accuracy and Confirm 2021 Benefits
   
   a. 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.
   b. Click Print 2021 Benefit Statement
      i. Review your 2021 benefit statement to ensure that your selections have been submitted.
   c. Click Print Benefit Statement to print a hard copy of your benefit statement.

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