Open Enrollment is available from **October 30 - November 10, 2017**. All full-time employees must go into BannerWeb and elect their benefits for 2018.

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 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 2017 Open Enrollment.**

4. **Read the Responsibility Statement**, and then click **Accept and Continue**.

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

6. **Click Step 2 - Update or Confirm Benefits for 2018.**
   a. If you want to add, delete, or change **Voluntary Life**, click on the following link [http://hr.richmond.edu/benefits/common/insurance-application.pdf](http://hr.richmond.edu/benefits/common/insurance-application.pdf), complete the application, and send it to URHR@richmond.edu.
   b. If you want to make a change to your **Retirement**, click on the following link [http://hr.richmond.edu/forms/salary-reduction-agreement-form.pdf](http://hr.richmond.edu/forms/salary-reduction-agreement-form.pdf), complete the Salary Reduction Agreement, and send it to URHR@richmond.edu.
   c. Click **Start or Make Changes to Benefit Selections**.
   d. If you are currently on the Cigna High Deductible Health Plan (HDHP) and are **switching to the Cigna Traditional Plan**, or choosing to **waive coverage** for 2018, go to #7; otherwise go to #8.
7. Click Spending/Savings Accounts.
   a. Click Health Savings Account – UR Contribution, then Stop Benefit.
   b. If you are currently putting your own money into your HSA each pay period, click Health Savings Account – Employee Contribution, then Stop Benefit.
   c. Click Return to Summary.

8. If you wish to make a change to your Health plan, click Health.
   a. Click on your current plan and Stop Benefit.
   b. Click on the plan you wish to select, then select your coverage (Employee Only, Employee plus Child, etc.).
   c. If you wish to waive the University’s medical coverage, click Health Insurance Waiver.
   d. When finished, click Add Choice or Submit Change, and then Return to Summary.

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

9. If you wish to make a change to your Spending/Saving accounts, click Spending/Savings Accounts.
   a. Important Notes:
      i. The Dependent Care Flexible Spending Account and the Medical Flexible Spending Account will not carry over to 2018 unless you manually select them, even if you have participated in one or both of them in 2017.
      ii. The Health Savings Account will carry over to 2018, as long as you had it in 2017. You can increase/decrease your employee contribution, but you do not need to re-enroll. The University’s $500/$1,000 contribution will be added at the beginning of the year.
      iii. If you are transitioning from the Cigna Traditional Plan to Cigna’s High Deductible 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 Dependent Care Flexible Spending
      ii. Enter your designated amount
      iii. Click Add Choice or Submit Change
   c. If participating in the Medical Flexible Spending Account:
      **Please remember that you can only have the Medical Flexible Spending Account if selecting the Cigna Traditional Plan.**
      i. Click Medical Flexible Spending
      ii. Enter your designated amount
      iii. Click Add Choice or Submit Change
9. Continued

d. If you have selected the Cigna High Deductible Health Plan (HDHP):
   i. Click Health Savings Account – UR Contribution
   ii. Select your coverage
   iii. Click Add Choice or Submit Change

e. If you have selected the Cigna High Deductible Health Plan (HDHP) and would like to personally contribute money in addition to what the University contributes
   i. Click Health Savings Account – Employee Contribution
   ii. Designate your amount per pay period
   iii. Click Add Choice or Submit Change

f. Click Return to Summary

10. If you wish to make a change to your miscellaneous benefits, click Miscellaneous.

   **Important Note: All selections from 2017 will automatically renew for 2018 unless you make a change during Open Enrollment**.

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

   b. To add a Miscellaneous benefit:
      i. Click on the benefit (i.e. Anthem Vision Plan or Legal Resources of Virginia)
      ii. Select your Coverage (if applicable)
      iii. Click Add Choice.

   c. To change your level of coverage:
      i. Click on the benefit (i.e. Anthem Vision Plan or Dental Plan)
      ii. Select your new level of coverage
      iii. Click Submit Change

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

11. Review your benefits listed under Benefits Status.

   a. Click Finished Making Benefit Selections.
   b. Click Benefit Selection Complete.
12. **Click Step 3 - Assign Coverage to Yourself and Your Dependents.**

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

   a. Review your beneficiaries and dependents. Click on each beneficiary/dependent name to update their information. When finished, click **Submit Changes**.

   b. To assign, remove or change dependent coverages, click on **Update Coverage & Allocations**.

   c. For each benefit you are changing:
      i. Click on **Add or Change Allocations**.
      ii. Check the box beside the name of each dependent that should have the benefit.
      iii. If you are ending coverage for a dependent, enter in 12/31/17 in the **End Date**.
      iv. Click **Choose or Update**.
      v. Click **Update Coverage & Allocations**.

   d. After enrolling all of your dependents in the correct benefits, click **Return to Open Enrollment Menu**.

13. **Click Step 4 - Dependent Certification.**

   a. After reviewing the dependent certification, enter your initials
   b. Click **Submit/Confirm**.
   c. Click **Return to Open Enrollment**.

14. **Click Step 5 - Verify Accuracy and Confirm 2018 Benefits**

   a. Click **Print 2018 Benefit Statement**
      i. Review your 2018 benefit statement to ensure that your selections have been submitted.
   b. Click **Print Benefit Statement** to print a hard copy of your benefit statement.

**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.**