Open Enrollment is available **November 4 - 15, 2019**. All full-time employees must go into BannerWeb and elect their benefits for 2020.

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 **2019 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 2020.**
   a. If you want to add, delete, or change **Voluntary Life**, make your selections online. If you have elected a coverage amount greater than the Guaranteed Issue amounts (employee – lesser of 2x salary or $200,000; spouse - $30,000) 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. (Please note, changes to retirement contributions can be made at any time during the year.)
   c. Click Start or **Make Changes to Benefit Selections** at the bottom of the page.
   d. If you are currently on the High Deductible Health Plan (HDHP) and are **switching to the Traditional Health Plan, or choosing to waive coverage** for 2020, go to #7; otherwise go to #8.

   3. If you are covering your spouse on your medical plan, you must also complete the **Spousal Surcharge Affirmation** and return it to Human Resources.
7. Click Spending/Savings Accounts.
   
a. If you are currently putting your own money into your HSA each pay period, click Employee Contribution to HSA, then Stop Benefit.
   
b. Click Return to Summary.

8. If you wish to make a change to your Health, Dental or Vision plan, click Health. Please note, if you are on the current High Deductible Plan, the HDHP - $4000 plan will be selected in BannerWeb.
   
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 2020 unless you manually select them, even if you have participated in one or both of them in 2019.
      
ii. The Health Savings Account (HSA) will carry over to 2020, as long as you had it in 2019. 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 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 Traditional Health 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 a High Deductible Health Plan (HDHP):
   i. Click **UR Contribution to HSA for the HDHP $4000** if you chose the HDHP $4000 deductible plan; or
      Click **UR Contribution to HSA for the HDHP $1750** if you chose the HDHP $1750 deductible plan
   ii. Select your **coverage**
   iii. Click **Add Choice** or **Submit Change**

di. 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 **Employee Contribution to HSA**
   ii. Designate your **amount per pay period**
   iii. Click **Add Choice** or **Submit Change**

dii. Click **Return to Summary**

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

**Please note you cannot elect Voluntary Life Spouse or Voluntary Life Child without first electing Voluntary Life Employee.**

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

   b. To **add** a Miscellaneous benefit:
      i. Click on the **benefit** (i.e. Legal Resources of Virginia, Accidental Injury Insurance)
      ii. Select your **Coverage** (if applicable)
      iii. Click **Add Choice.**

   c. To **change your level of coverage:**
      i. Click on the **benefit** (i.e. 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.**

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 12/31/19 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 2020 Benefits**

   a. Click Print 2020 Benefit Statement
      i. Review your 2020 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.**