Open Enrollment Overview

This Job Aid provides a walkthrough of the enrollment steps you need to complete during Open Enrollment (OE) in Cardinal Employee Self-Service (ESS).

The dates shown throughout this Job Aid were taken for the 2024 Open Enrollment time frame. However, the process contained in this Job Aid applies to all Open Enrollment dates.

Throughout the Job Aid, there will be verbiage blurred out on the screenshots. Please remember to read the instructions and the fine print on the actual pages in Cardinal when going through the Open Enrollment steps.

Table of Contents

Making your Open Enrollment Elections (in ESS)........................................................................................................................................ 2
Making your Open Enrollment Elections (in ESS)

The Open Enrollment process contained in this Job Aid can only be completed during the Open Enrollment (OE) period. Outside of the OE window, you can only change your benefits through a Life Event (i.e., Birth, Adoption, Divorce, Marriage, etc.) in Employee Self-Service or by contacting your agency Benefits Administrator (BA).


2. Enter your User ID and Password.

3. Click the Sign In button.

The Portal Welcome page displays.

4. Click the Human Capital Management (HCM) link.
The Cardinal Homepage displays.

Note: Individual Cardinal Homepage tile availability and locations may appear differently based upon individual preferences and security settings.

5. Click the Benefit Details tile.

The Benefit Details page displays with the Benefits Summary menu item displayed by default.

6. Click the Benefits Enrollment menu item on the left-hand side of the page.
7. Click the Start button for the Open Enrollment event.

Note: If you have already completed any elections for this Open Enrollment and you need to make updates or any additional elections, the Status for the Open Enrollment event will be “Submitted” and the Start button will be replaced with a Re-Elect or a Resume button.

The Benefits Enrollment page displays for the Open Enrollment.

Note: The Benefit Plans available on this page depend on your benefits eligibility. Retirees will only see the Medical tile. The steps within this Job Aid starts by detailing the steps for changing your Health Plan (Medical tile). Proceed to the applicable Step for the plan you need to enroll in based on the following:

- Health Plan: Step 8
- Flex Spending Medical: Step 36
- Flex Spending Dependent Care: Step 42

8. Review your current enrollment information within the Medical tile. The New enrollment information defaults with the same enrollment information.
9. Click the Medical tile to begin the enrollment process.

The Medical page displays.

The Medical page displays.

10. Review the existing dependents covered under your health plan within the Enroll Your Dependents section to determine if changes are needed.

11. If you need to add a dependent to your health plan coverage, click the Add Dependent button. If you are not adding a dependent, skip to Step 33.

   **Note:** Only add dependents that will be covered under your health plan. Do not add any beneficiaries into Cardinal. Beneficiaries (for life insurance or retirement) are not tracked in Cardinal. See your agency Benefits Administrator for any additional questions related to beneficiaries.

The Dependent Information page displays.

12. Click the Add Individual button to add a dependent to your Employee Record.
The Individual Dependent Information page displays.

13. Click the Add Name button.

The Name page displays in a pop-up window.

14. Enter your dependent’s name information in the corresponding fields. The First Name and Last Name fields are required.

   Note: Suffixes should only be entered in the Name Suffix field.

15. Click the Done button.
The Individual Dependent Information page redisplays with the name populated.

16. Enter your dependent’s date of birth in the **Date of Birth** field or select the appropriate date of birth using the **Date of Birth Calendar** icon.

17. Select your dependent’s gender using the **Gender** dropdown button.

18. Select your dependent’s relationship to you using the **Relationship to Employee** dropdown button.

   **Note:** All children to be covered under health benefits, regardless of age, must be listed as “Child”.

19. Update your dependent’s marital status using the **Marital Status** dropdown button as needed (defaults to “Single”).

20. The **Student** field defaults to “No”. There is no requirement to update this field as the **Student** field is not tracked in Cardinal nor transmitted to the Health Benefits Vendor.

21. The **Disabled** field defaults to “No”. Do not change this value.

   **Note:** If your dependent is “Disabled”, you must provide proof of disability to your agency Benefits Administrator outside of Cardinal.

22. The **Smoker** field defaults to “No”. Do not update this field as Cardinal does not track nor transmit smoker status to the Health Benefits Vendor.
23. If your dependent has the same address as you do, verify that the **Address** section is set to “Same as mine”.

   **Note:** If your dependent has a different address than you, click on the address row and edit the dependent’s address information accordingly.

24. Click the **Add National ID** button within the **National ID** section.

   The **National ID** page displays in a pop-up window.

25. Complete the **Country**, **National ID Type**, and **National ID (SSN)** fields for the dependent.

   **Note:** “No” can only be selected for the **Primary** slide field if there is more than one type of National ID listed for the dependent (e.g., dual citizenship).
26. Click the **Done** button. 

The **Individual Dependent Information** page returns.

27. Optionally add phone or email information for the dependent. These are not required for dependents.

28. Click the **Save** button in the top right-hand corner of the page.

   **Note:** If you don’t have an SSN for your dependent, the record will save without a National ID entered. However, your agency Benefits Administrator will reach out to obtain the SSN in the future.

   A **Saved Successfully** message displays in a pop-up window.

29. Click the **OK** button. 

The **Dependent Information** page returns.
30. Repeat Steps 12 – 29 as required until all dependents are added.

**Note:** When adding dependents to coverage, supporting documentation is required that provides proof of eligibility. **Do not miss your Open Enrollment deadline.** If you do not have the documentation, you can still submit your election request. The eligibility documents can be submitted later. Supporting documentation must be submitted within 60 days of the Open Enrollment Event Date. See your agency Benefits Administrator for more information.

31. After all dependents are added, click the **Close (X)** icon in the upper right-hand corner of the page.

The **Medical** page returns.

32. Within the **Enroll Your Dependents** section, select the **Enroll** checkbox option for each dependent you want covered for the new plan year.

**Note:** As you select dependents, the coverage costs below will update accordingly.
The **Medical** page refreshes.

33. Within the **Enroll in Your Plan** section, select the Health Plan you wish to enroll in for the new plan year by clicking the corresponding **Select** button.

   **Note:** Optionally click the blue **Information** icon for any of the plans to view additional information. There are also links in the **Resources** section of the page that can be used to view additional information.
The **Medical** page refreshes with the selected plan. A green checkmark displays for the selected plan.

34. Click the **Done** button in the upper right-hand corner of the page.
35. Review the updated information in the Medical tile.

**Note:** The Medical tile now displays the coverage selected in the New row and the number of dependents enrolled along with the Pay Period Cost for the new plan year. Additionally, the Medical tile now has a Status of “Changed”.

36. Click the Flex Spending Medical tile.

**Note:** Flex Spending accounts must re-elected each year (it is currently waived in this example but will be elected for this plan year).

The Flex Spending Medical page displays.

37. Click the Select button to elect the Flex Spending Medical plan.
The **Flex Spending Medical** page refreshes.

![Image of Flex Spending Medical page](image)

38. Enter the applicable amount in the **Annual Pledge** field. The amount entered must be the amount you want to come out of your pay for the entire plan year.

39. Click the **Done** button in the upper right-hand corner of the page.

The **Benefit Details** page returns.

![Image of Benefit Details page](image)

40. Review the updated information in the **Flex Spending Medical** tile.

   **Note:** The **Flex Spending Medical** tile now displays the plan as selected in the **New** row along with the Pay Period Cost for the new plan year. Additionally, the **Flex Spending Medical** tile now has a Status of “Changed”.

41. Review the **Flex Spending Admin Fee** tile. Once either a Flex Spending Medical or Flex Spending Dependent Care plan is enrolled in, the system automatically enrolls you in the Flex Spending Admin Fee and this cannot be updated. If you are not enrolling in a Flex Spending Dependent Care plan, skip to Step 46.
42. Click the **Flex Spending Dependent Care** tile.

   **Note**: Flex Spending accounts must re-elected each year (it is currently waived in this example but will be elected for this plan year).

The **Flex Spending Dependent Care** page displays.

43. Click the **Select** button to elect the Flex Spending Dependent Care plan.

The **Flex Spending Dependent Care** page refreshes.

44. Enter the applicable amount in the **Annual Pledge** field. The amount entered must be the amount you want to come out of your pay for the entire plan year.

45. Click the **Done** button in the upper right-hand corner of the page.
46. Review your elections and then click the **Submit Enrollment** button.

**Note:** This step **must** be performed to submit your open enrollment elections.

A **Benefits Alerts** message displays in a pop-up window.

47. Click the **View** button to review your Election Preview Statement.

**Note:** If you don’t want to review your Election Preview Statement, click the **Done** button and you have completed the open enrollment process.
The View Submitted Enrollment page displays.

48. Click the Expand All button.

The page refreshes and the detailed information displays.

49. Review the enrollment information as needed. Optionally, click the Print View button to print the Election Preview Statement.

50. Once complete, click the Close (X) icon to return to the Benefit Details page.
51. Click the **Benefits Enrollment** menu item on the left-hand side of the page.

The **Benefits Enrollment** page redisplay.

**Note:** The Event Status now displays as “Submitted”. If you added a dependent during the open enrollment process, you must now submit the supporting documentation to your agency Benefits Administrator for the coverage to be transmitted to the Health Benefits Vendor. Supporting documentation must be submitted within 60 days of the Open Enrollment Event Date.

Congratulations! You have completed the benefit enrollment process for Open Enrollment. You will receive an email with your open enrollment confirmation statement.