



How to Create a Life Event Overview

The purpose of this Job Aid is to walk through the different Life Events that an employee can submit through the Employee Self-Service portal (ESS).

The ESS process requires you to upload documentation for dependents. If you prefer to manually submit the required documentation, do not use this process and reach out to your Agency Benefits Administrator (BA) for enrollment.

Birth, adoption, marriage, and divorce are currently the only Life Events employees can initiate changes for through ESS. The Agency BA reviews the supporting documentation once received and reverses enrollment if the event is not supported. All other Life Events must be initiated by the Agency BA when the employee requests changes and provides supporting documentation.

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Employee Self-Service Job Aid

ESS How to Create a Life Event

Revision History

Revision Date	Summary of Changes
9/1/2026	Updated to reflect the Cardinal system upgrades.
9/16/2025	Update the Initiating a Divorce Life Event section to add steps (and screenshots) for completing the As Of date field with the applicable date of divorce.
9/4/2024	Baseline.



Employee Self-Service Job Aid

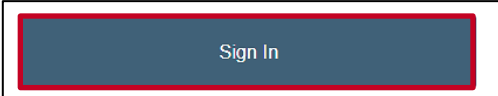
ESS How to Create a Life Event

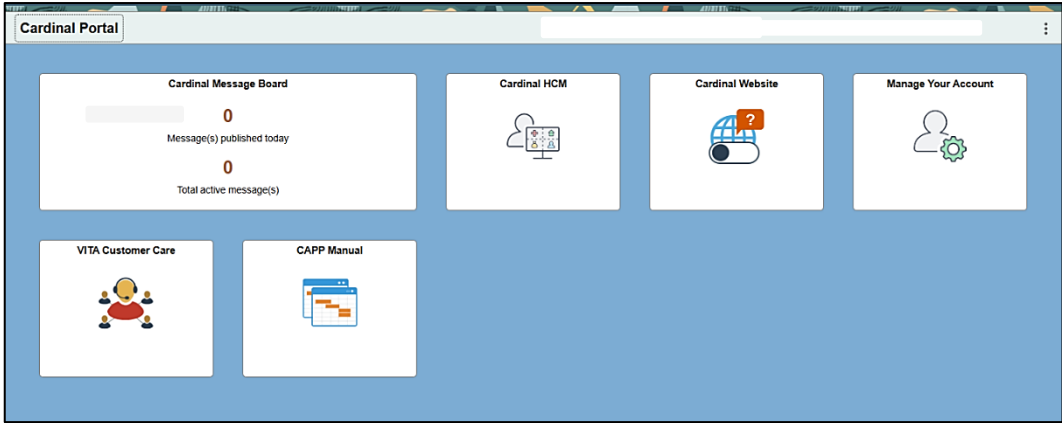
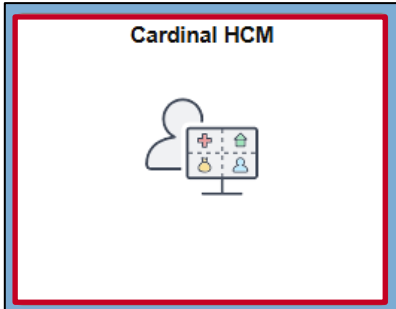
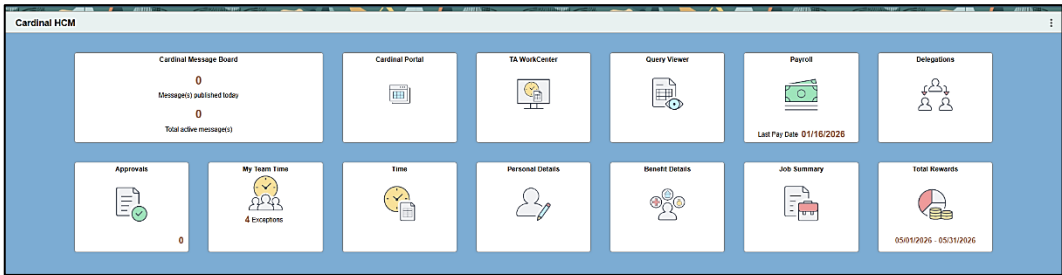
Initiating ESS Life Events

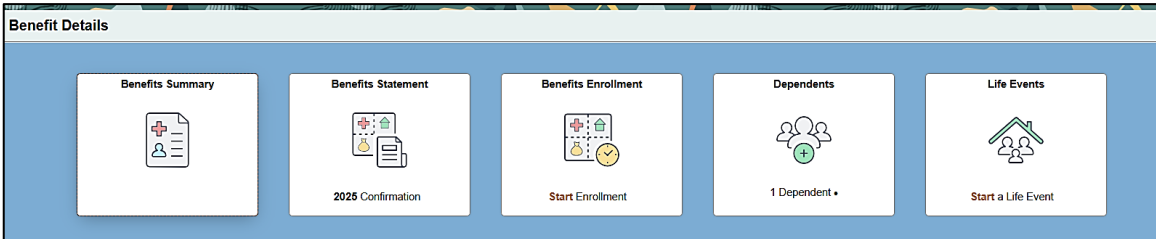
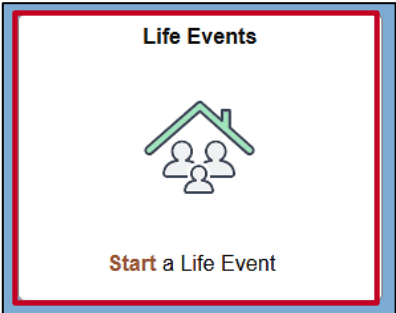
Step	Action
1.	Log into Cardinal (my.cardinal.virginia.gov).
	For more information about Cardinal registration, see the Job Aid titled Cardinal System Access Guide . This Job Aid is located on the Cardinal website in Job Aids under Learning .

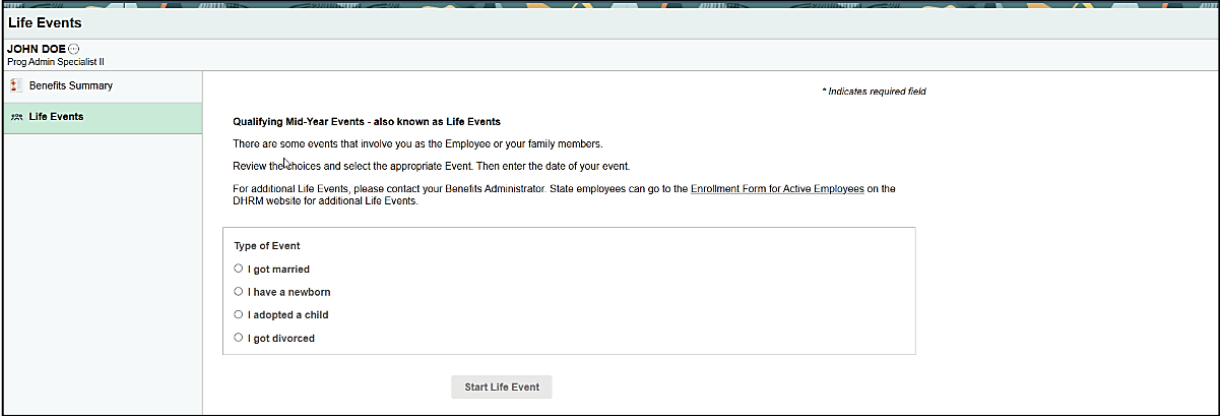
The **Cardinal Homepage** displays.



2.	Enter the Employee Username and Password in the Cardinal Username and Password fields.  
3.	Click the Sign In button. 

Step	Action
	The Cardinal Portal page displays. 
4.	Click the Cardinal HCM tile. 
	The Cardinal HCM Homepage displays. 
	The tiles displayed on the Cardinal HCM Homepage for each user will vary based upon individual preferences and security settings.

Step	Action
5.	Click the Benefit Details tile.  The Benefit Details page displays. 
6.	Click the Life Events tile. 

Step	Action
	The Life Events page displays. 
	The remaining sections of this Job Aid begin at the Life Events page (displayed above). Refer to the applicable section of this Job Aid based on the type of Life Event to continue.



Employee Self-Service Job Aid

ESS How to Create a Life Event

Initiating a Birth Event

Step	Action
1.	Navigate to the Life Events page as described in the Initiating ESS Life Events section of this Job Aid.

The **Life Events** page displays.

Life Events

JOHN DOE
Prog Admin Specialist II

Benefits Summary

Life Events

Qualifying Mid-Year Events - also known as Life Events

There are some events that involve you as the Employee or your family members.

Review the choices and select the appropriate Event. Then enter the date of your event.

For additional Life Events, please contact your Benefits Administrator. State employees can go to the [Enrollment Form for Active Employees](#) on the DHRM website for additional Life Events.

Type of Event

☐ I got married

☐ I have a newborn

☐ I adopted a child

☐ I got divorced

Start Life Event

2.	Select the I have a newborn radio button option.
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The page refreshes and the **As Of** field displays.

Life Events

JOHN DOE
Human Resource Analyst II

Benefits Summary

Life Events

Qualifying Mid-Year Events - also known as Life Events

There are some events that involve you as the Employee or your family members.

Review the choices and select the appropriate Event. Then enter the date of your event.

For additional Life Events, please contact your Benefits Administrator. State employees can go to the [Enrollment Form for Active Employees](#) on the DHRM website for additional Life Events.

Type of Event

☐ I got married

☒ I have a newborn

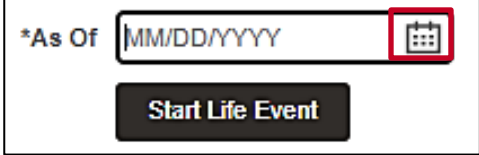
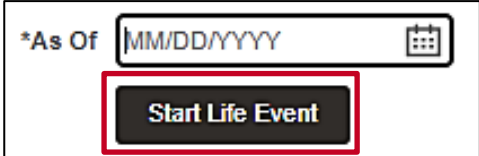
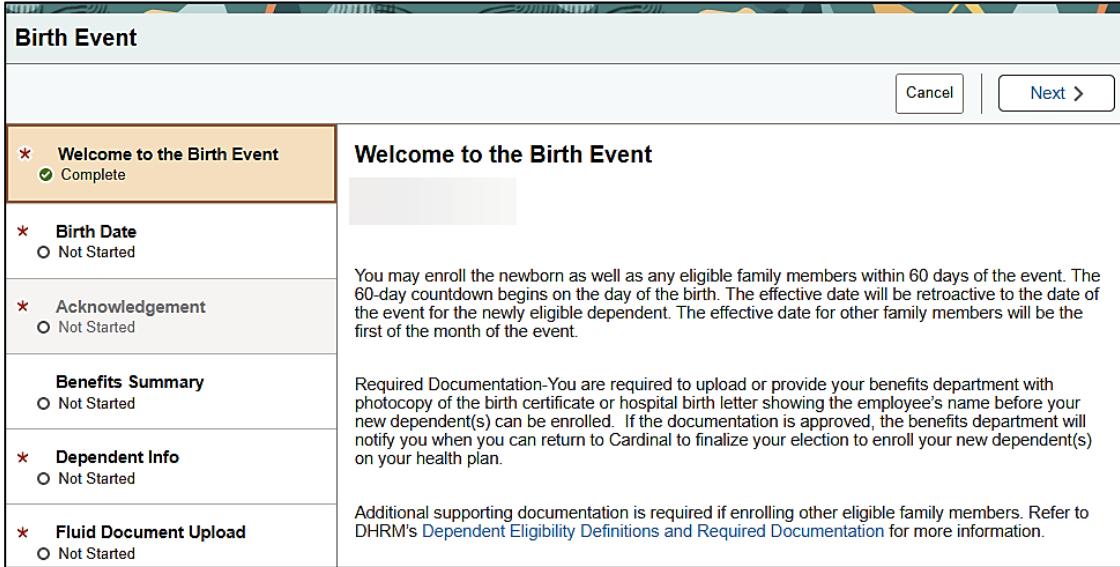
☐ I adopted a child

☐ I got divorced

*As Of MM/DD/YYYY

Start Life Event

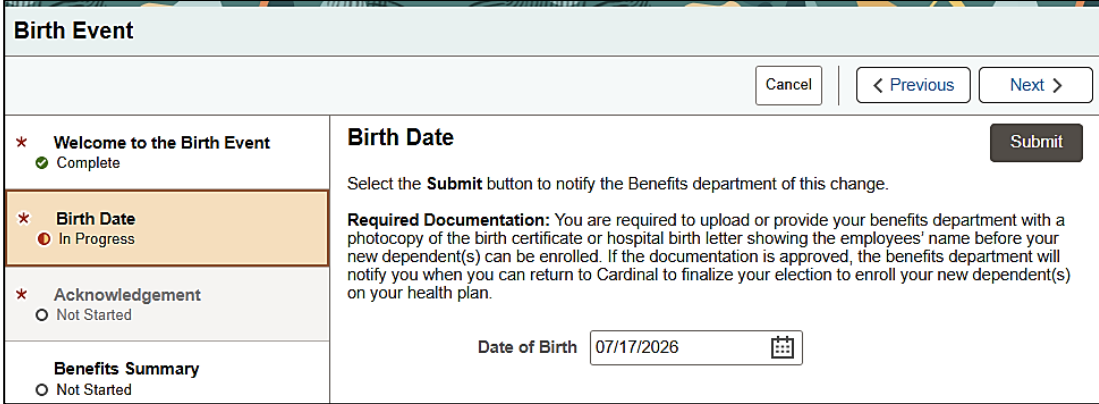
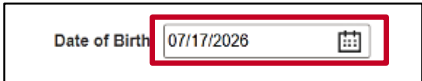
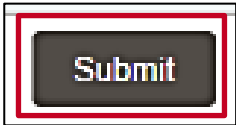
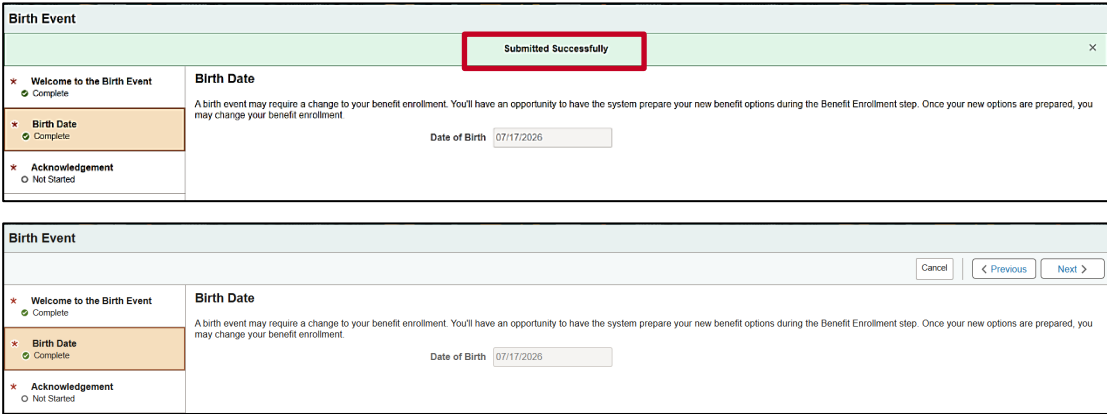
The Life Event must be completed within 60 days of your qualifying event or you will not be eligible to change your Benefit elections.

Step	Action
3.	Select the child's date of birth using the As Of Calendar icon. 
4.	Click the Start Life Event button. 
	The Life Event must be completed within 60 days of your qualifying event or you will not be eligible to change your Benefit elections.
The Welcome to the Birth Event page displays. 	
5.	Read through the information and then click the Next button. 



Employee Self-Service Job Aid

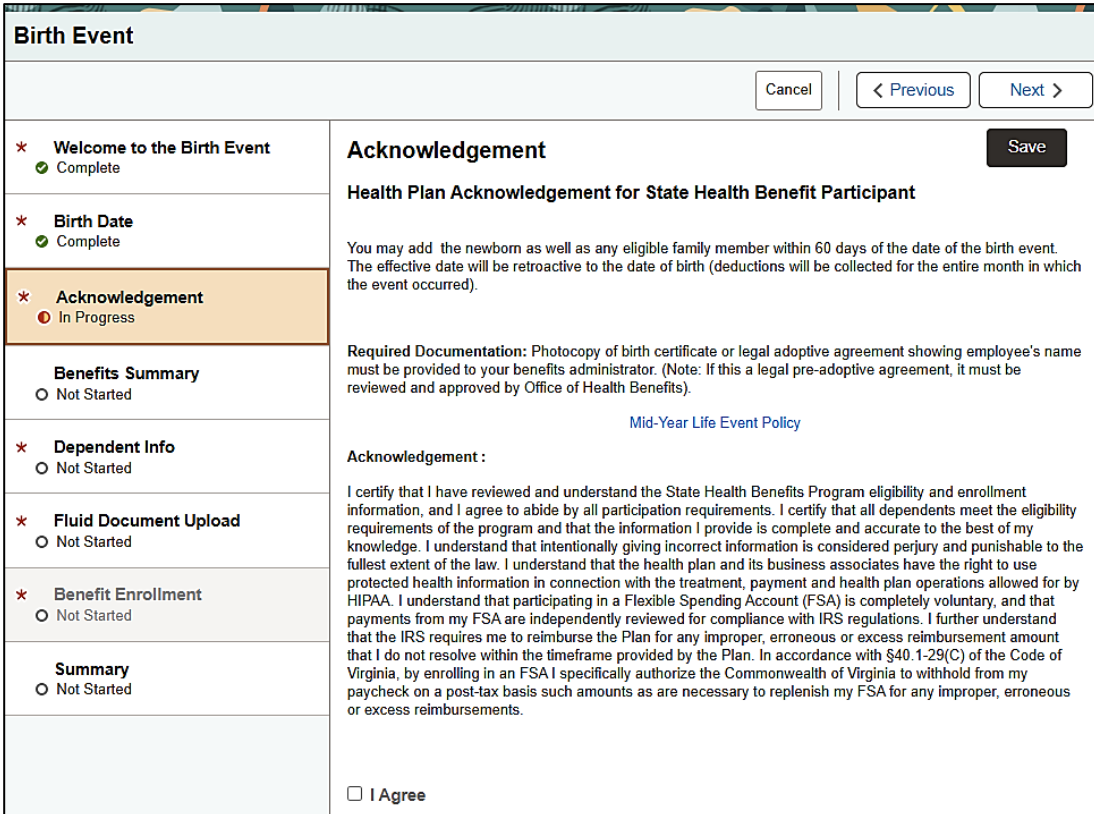
ESS How to Create a Life Event

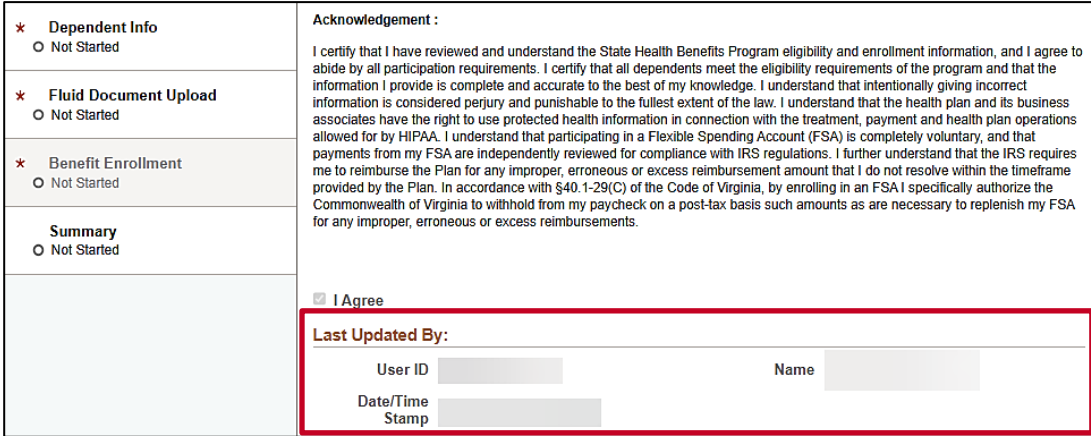
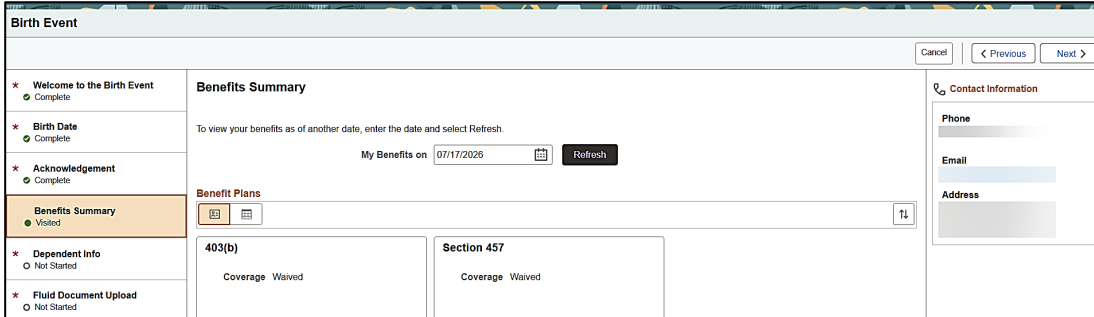
Step	Action
	The Birth Date page displays. 
6.	The Date of Birth field will default to the date previously selected on the Birth Events page. Validate that this is the child's accurate date of birth, and if required, update using the Date of Birth Calendar icon. 
7.	Click the Submit button. 
	The Birth Date page redisplay and the Submitted Successfully message displays. Note: The Submitted Successfully message disappears and the Birth Date page redisplay. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

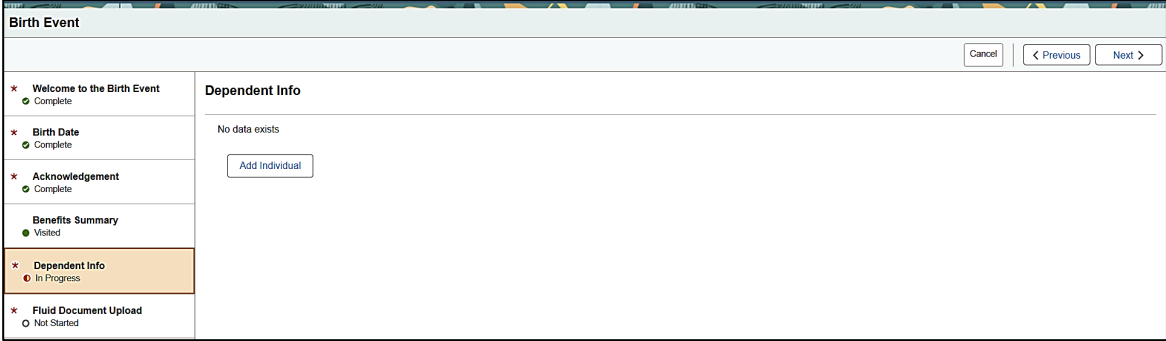
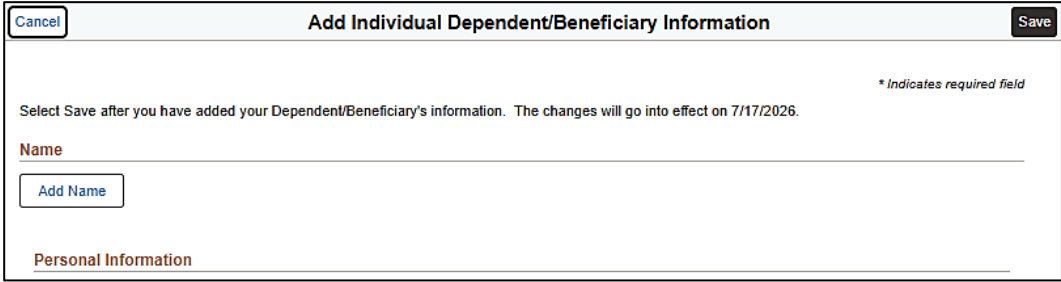
Step	Action
8.	Click the Next button. 
The Acknowledgement page displays. 	
9.	Read through the Health Plan Acknowledgement information (scroll up and/or down as needed) and then select the I Agree checkbox option. 
10.	Click the Save button. 

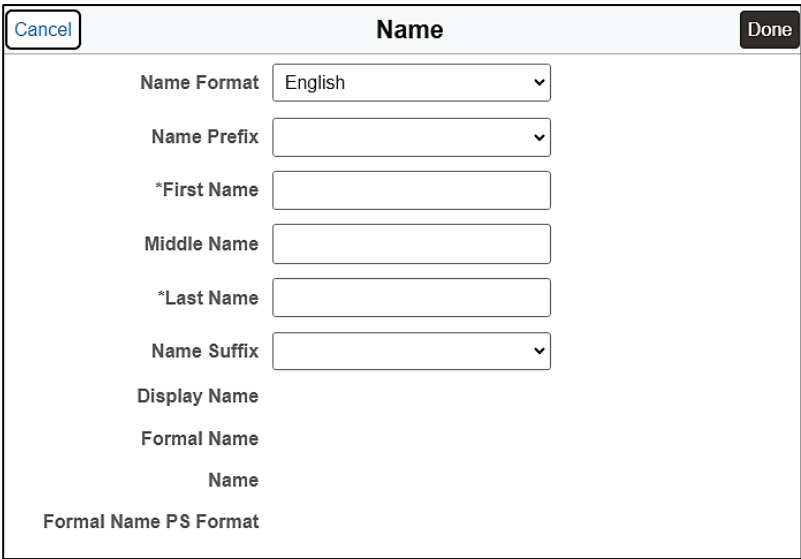
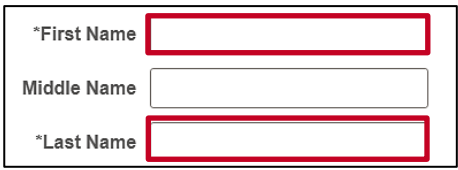
Step	Action
11.	Click the Next button. 
	The Last Updated By: section appears. 
12.	Click the Next button. 
	The Benefits Summary page displays. 
	The employee can click the table icon to view a list of their benefit plans.
13.	Click the Next button. 

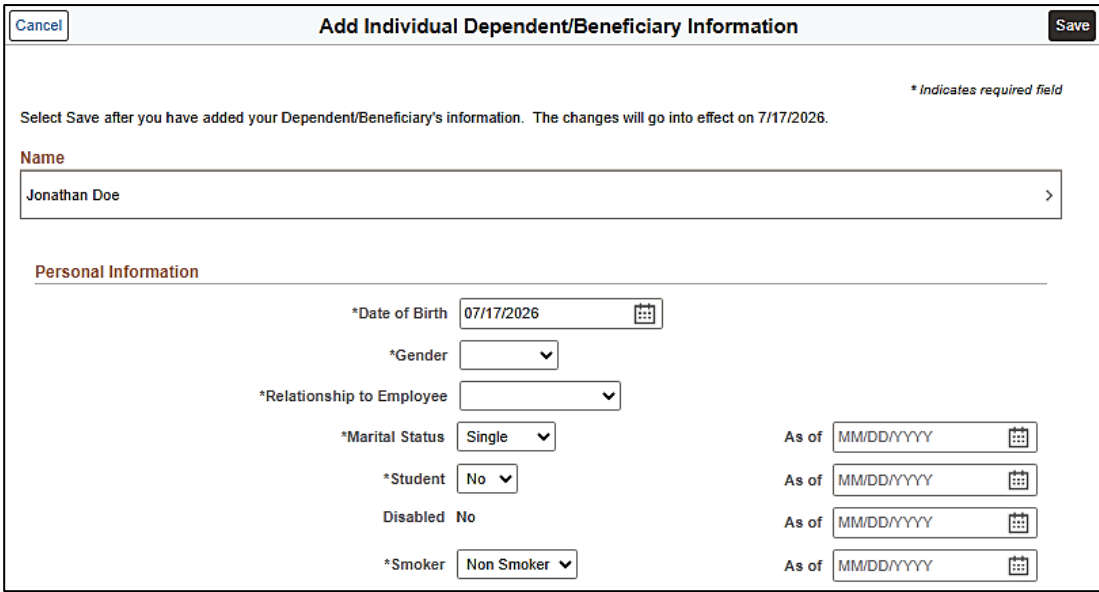
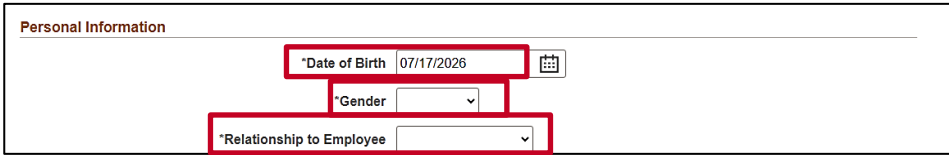
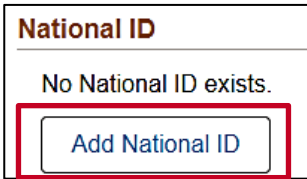
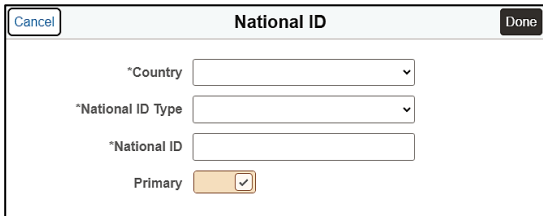


Employee Self-Service Job Aid

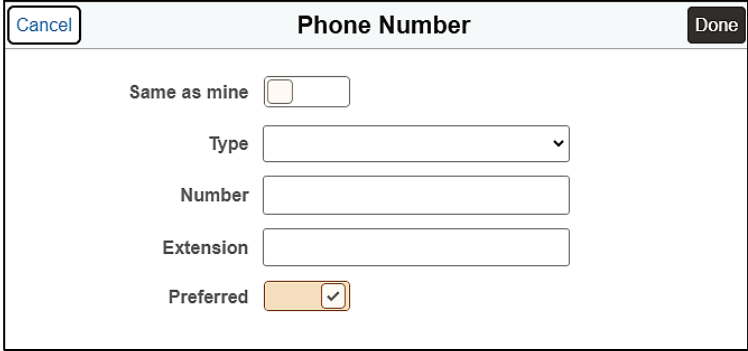
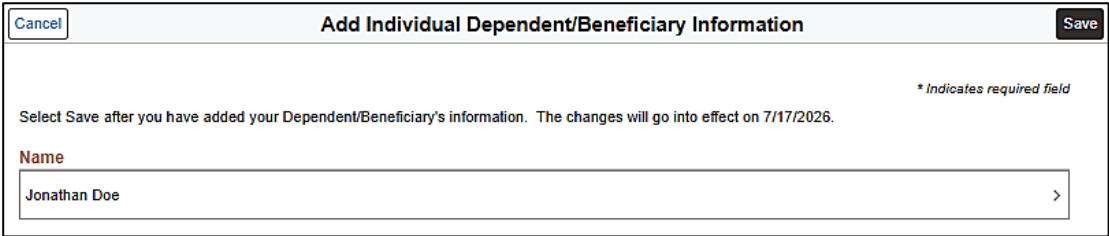
ESS How to Create a Life Event

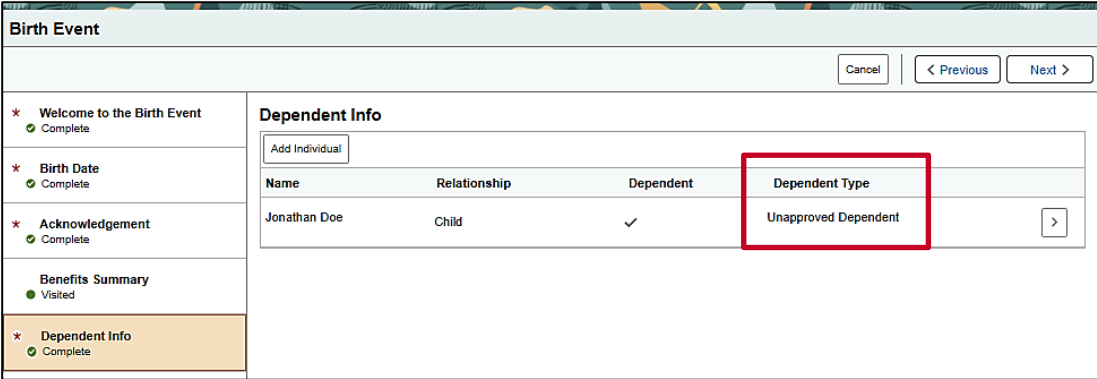
Step	Action
	The Dependent Info page displays. 
14.	Click the Add Individual button to submit the personal information for the child being added. 
	The Add Individual Dependent/Beneficiary Information page displays. 
15.	Click the Add Name button. 

Step	Action
	The Name page displays in a pop-up window. 
16.	Enter the child's first and last name in the corresponding fields. 
	Optionally add the child's prefix, middle name, and/or suffix as applicable.
17.	Click the Done button. 

Step	Action
	The Add Individual Dependent/Beneficiary Information page redispays. 
18.	Confirm the Date of Birth and use the dropdown menus to complete the Gender and Relationship to Employee fields within the Personal Information section. 
19.	Click the Add National ID button. 
	If the child has not received a National ID Number at the time of enrollment, skip to Step 22 and update when the information becomes available.
	The National ID page displays in a pop-up window. 

Step	Action								
20.	Complete the Country, National ID Type, and National ID fields for the child. *Country *National ID Type *National ID								
	The Primary field toggle defaults to selected. Do not change. Primary ✓								
21.	Click the Done button. Done								
The Add Individual Dependent/Beneficiary Information page redisplay. National ID + <table><thead><tr><th>Country</th><th>National ID Type</th><th>National ID</th><th>Primary</th></tr></thead><tbody><tr><td>United States</td><td>Social Security Number</td><td></td><td>✓</td></tr></tbody></table> Phone No Phone exists. Add Phone		Country	National ID Type	National ID	Primary	United States	Social Security Number		✓
Country	National ID Type	National ID	Primary						
United States	Social Security Number		✓						
22.	Click the Add Phone button. Phone No Phone exists. Add Phone								

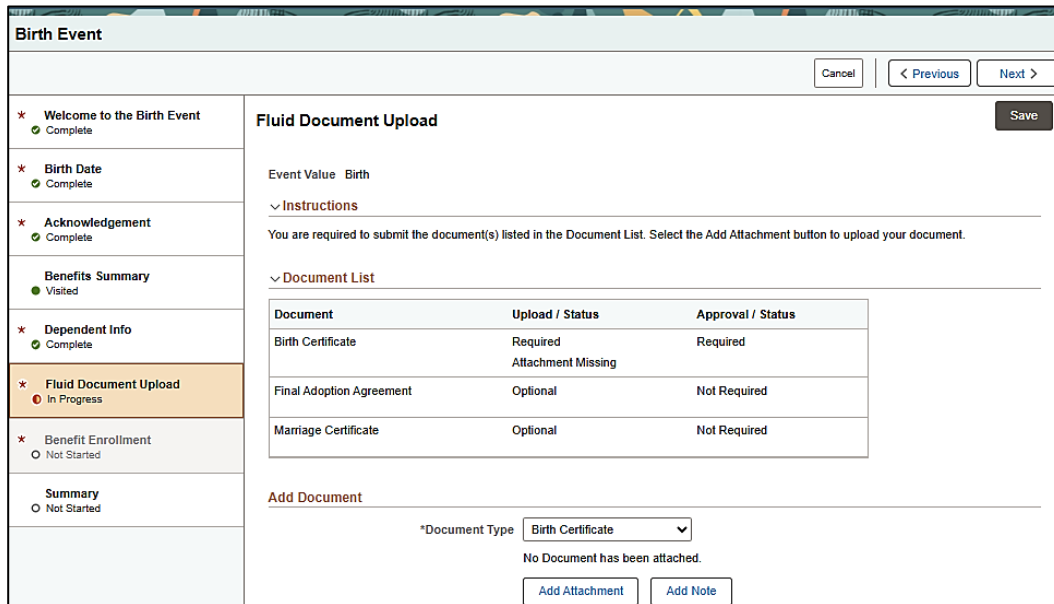
Step	Action
	The Phone Number page displays in a pop-up window. 
23.	Click the Same as mine toggle field. 
24.	Click the Done button. 
	The Individual Dependent/Beneficiary Information page redisplay. 
25.	Click the Save button. 

Step	Action
	The Dependent Info page redisplay. Note: The Dependent Type is “Unapproved Dependent”. This will change when the proper documentation is uploaded and approved by the Benefits Administrator in the next Dependent Info step. 
	Use the Add Individual button option to add any additional family members they are looking to cover as a result of the life event. (e.g., spouse, other children)
26.	Review the information to ensure that the child was added and then click the Next button. 

Step	Action
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The **Fluid Document Upload** page displays.

Note: The Document type is auto selected to **"Birth Certificate."** A hospital birth letter can be used as a "birth certificate" document until the birth certificate can be acquired.



Birth Event

Cancel < Previous Next > Save

★ Welcome to the Birth Event
✔ Complete

★ Birth Date
✔ Complete

★ Acknowledgement
✔ Complete

● Benefits Summary
Visited

★ Dependent Info
✔ Complete

★ Fluid Document Upload
● In Progress

★ Benefit Enrollment
○ Not Started

Summary
○ Not Started

Fluid Document Upload

Event Value Birth

▼ Instructions

You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document.

▼ Document List

Document	Upload / Status	Approval / Status
Birth Certificate	Required Attachment Missing	Required
Final Adoption Agreement	Optional	Not Required
Marriage Certificate	Optional	Not Required

Add Document

*Document Type Birth Certificate ▼

No Document has been attached.

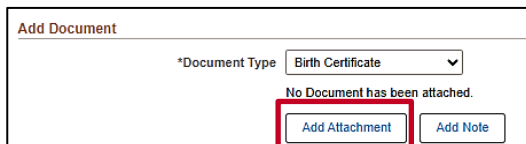
Add Attachment Add Note



If you prefer to manually submit the required documentation, cancel the life event and reach out to your Agency Benefits Administrator for enrollment.

27.

Click the **Add Attachment** button.



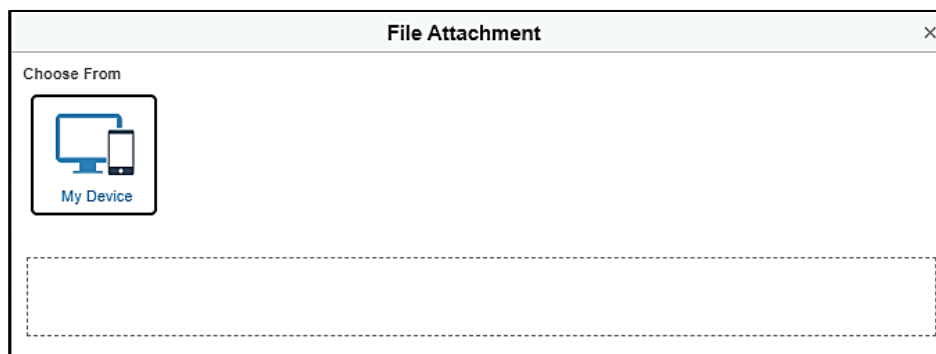
Add Document

*Document Type Birth Certificate ▼

No Document has been attached.

Add Attachment Add Note

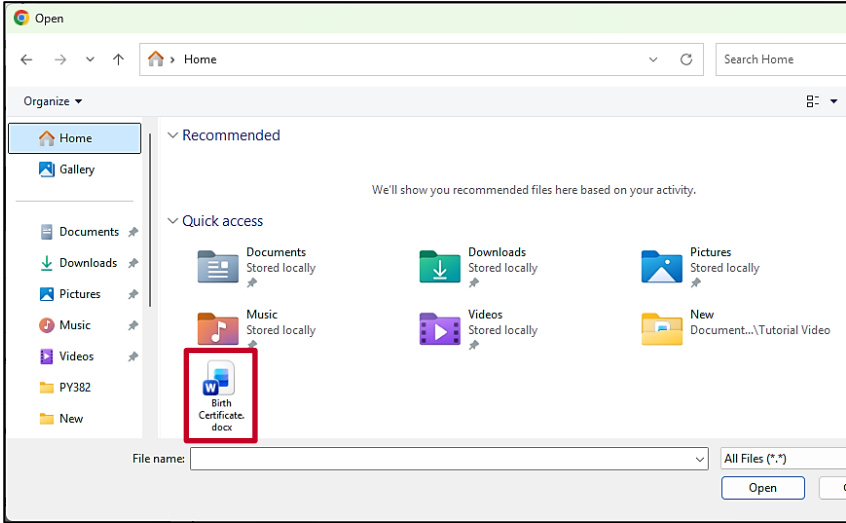
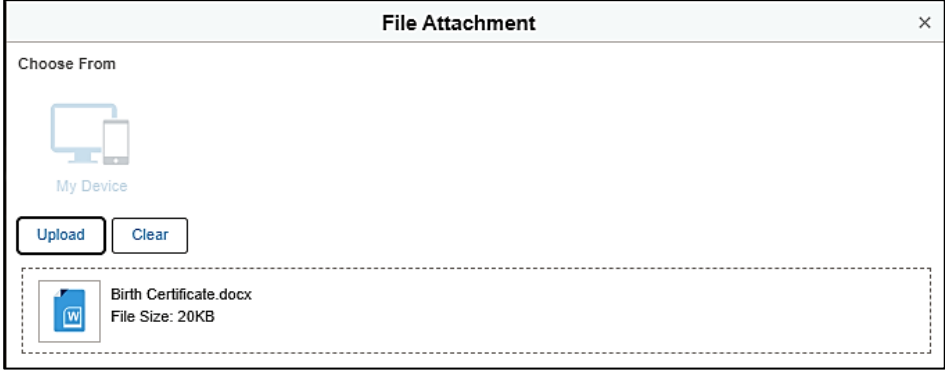
The **File Attachment** page displays in a pop-up window.

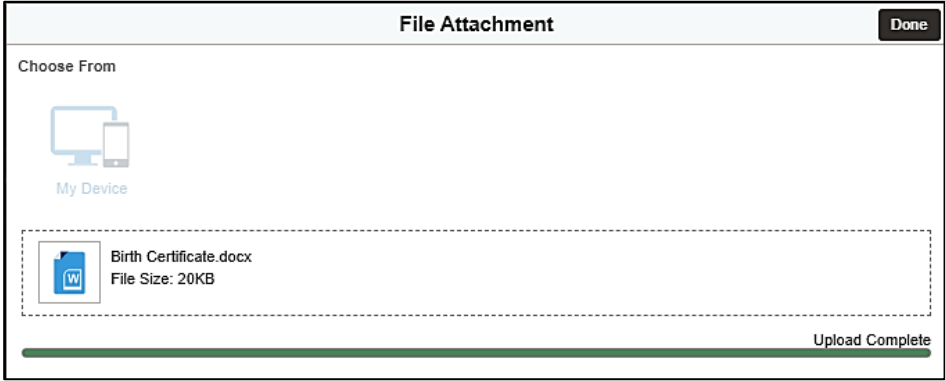
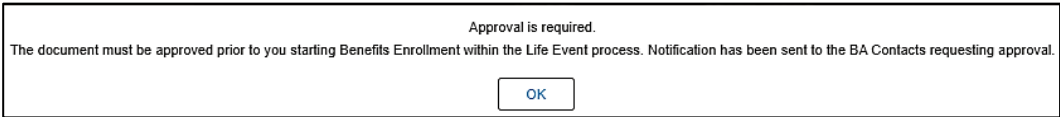


File Attachment ×

Choose From

My Device

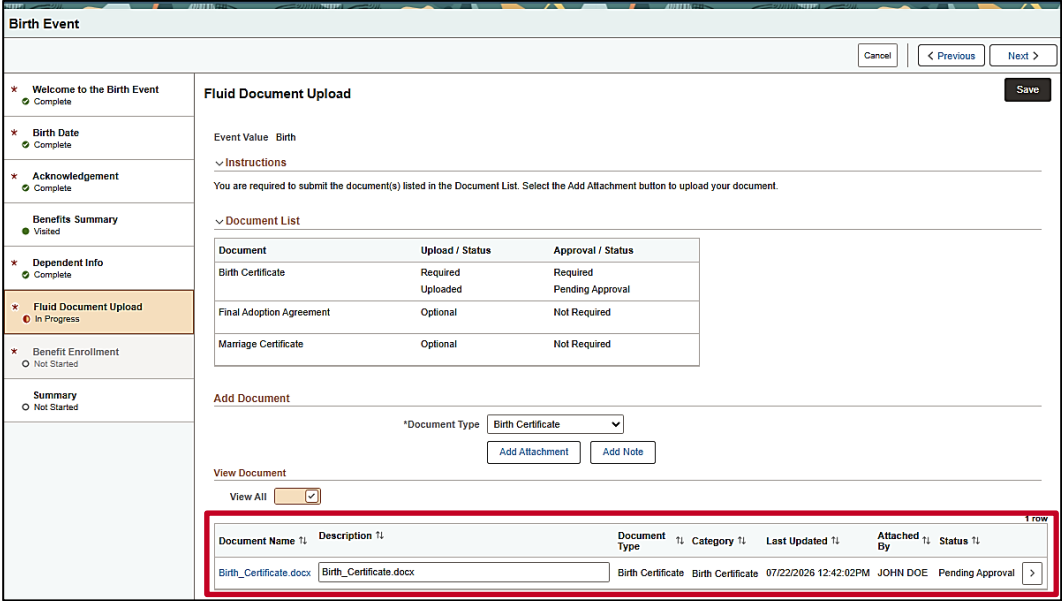
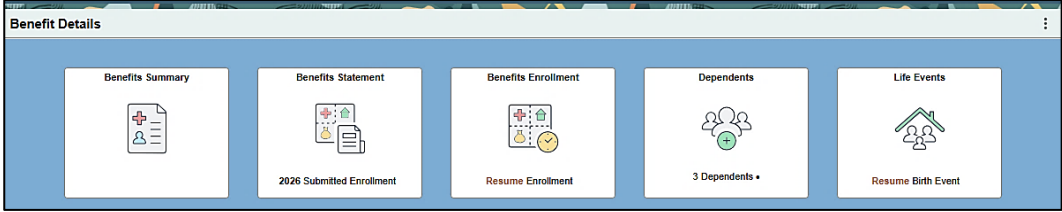
Step	Action
28.	Click the My Device button to upload the birth certificate. 
29.	Select the applicable document. 
The File Attachment page redispays with the added document. 	
30.	Click the Upload button. 

Step	Action
	The File Attachment page redisplay with the “Upload Complete” notification. Note: Additional documents can be uploaded if additional dependents need to be added. 
31.	Click the Done button. 
	The Fluid Document Upload page redisplay with “Approval is required.” message appearing in a pop-up window. 
	The Benefits Administrator will receive a notification that the document has been uploaded.
32.	Click the OK button. 



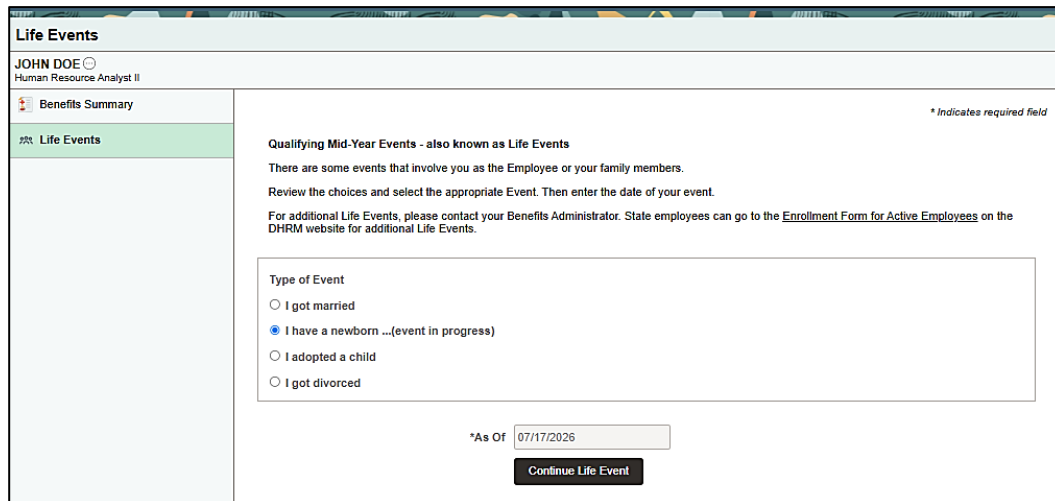
Employee Self-Service Job Aid

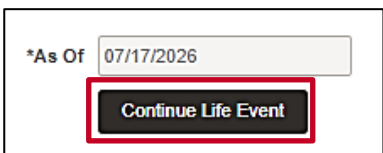
ESS How to Create a Life Event

Step	Action
	The Fluid Document Upload page redisplay with the uploaded document listed at the bottom with a "Pending Approval" status. 
	After an employee submits the applicable document for the dependent, the Benefits Administrator will contact the employee directly for any additional information or supporting documentation needed to complete the Life Event. The employee will receive an email notification after the Benefits Administrator has reviewed and approved or denied the uploaded document. After the employee receives an email stating the Benefits Administrator has reviewed and approved or denied the document, reenter the system and click "Resume Life Event".
33.	To resume a life event, log back into Cardinal and use the Initiating ESS Life Events to navigate to the Benefit Details page. 

Step	Action
34.	Click on Life Events – Resume Birth Event tile to complete creating a life event. 

The **Life Events** page displays.



35.	Click the Continue Life Event button. 
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Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
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The **Fluid Document Upload** page displays.

Welcome to the Birth Event
Complete

Birth Date
Complete

Acknowledgement
Complete

Benefits Summary
Visited

Dependent Info
Complete

Fluid Document Upload
Complete

Benefit Enrollment
Not Started

Summary
Not Started

Fluid Document Upload

Event Value Birth

Instructions

You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document.

Document List

Document	Upload / Status	Approval / Status
Birth Certificate	Required Uploaded	Required Approved
Final Adoption Agreement	Optional	Not Required
Marriage Certificate	Optional	Not Required

Add Document

*Document Type Birth Certificate

Add AttachmentAdd Note

View Document

View All

Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Birth_Certificate.docx	Birth_Certificate.docx	Birth Certificate	Birth Certificate	07/22/2026 1:03:44PM	JOHN DOE	Approved

36. If the document status is “Approved”, continue to **Step 42**.

View Document

View All

Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Birth_Certificate.docx	Birth_Certificate.docx	Birth Certificate	Birth Certificate	07/22/2026 1:03:44PM	JOHN DOE	Approved

37. If the document status is “Denied”, contact your Benefits Administrator to address the issue.

View Document

View All

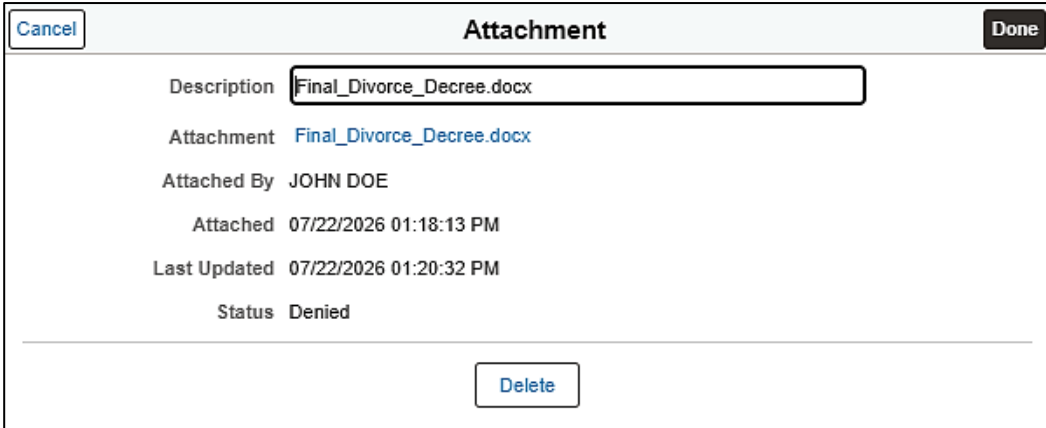
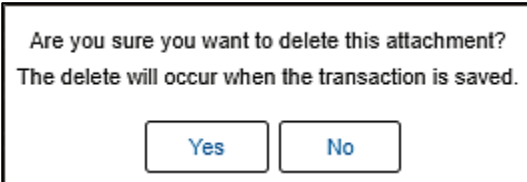
Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Final_Divorce_Decree.docx	Final_Divorce_Decree.docx	Birth Certificate	Birth Certificate	07/22/2026 1:20:32PM	JOHN DOE	Denied

38. Click the **Expand** icon (>) to the far right of the current name listing and follow the prompts to delete this denied document.

View Document

View All

Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Final_Divorce_Decree.docx	Final_Divorce_Decree.docx	Birth Certificate	Birth Certificate	07/22/2026 1:20:32PM	JOHN DOE	Denied

Step	Action
	The Attachment page displays in a pop-up window. 
39.	Click the Delete button and follow the prompts to delete the denied document. 
40.	The confirmation message appears in a pop-up window. 
41.	Click the Yes button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
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The **Fluid Document Upload** page redispays.

Note: Refer to **Step 27** to upload the applicable document.

Birth Event

Cancel < Previous Next >

- Welcome to the Birth Event Complete
- Birth Date Complete
- Acknowledgement Complete
- Benefits Summary Visited
- Dependent Info Complete
- Fluid Document Upload In Progress**
- Benefit Enrollment Not Started
- Summary Not Started

Fluid Document Upload Save

Event Value Birth

Instructions

You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document.

Document List

Document	Upload / Status	Approval / Status
Birth Certificate	Required Attachment Missing	Required
Final Adoption Agreement	Optional	Not Required
Marriage Certificate	Optional	Not Required

Add Document

*Document Type Birth Certificate

No Document has been attached.

Add Attachment Add Note

42. Click the **Next** button.

Once the document is approved, the **Benefit Enrollment** page displays.

Birth Event

Cancel < Previous Next >

- Welcome to the Birth Event Complete
- Birth Date Complete
- Acknowledgement Complete
- Benefits Summary Visited
- Dependent Info Complete
- Fluid Document Upload Complete
- Benefit Enrollment In Progress**

Benefit Enrollment

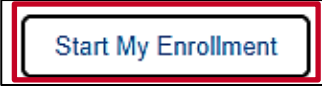
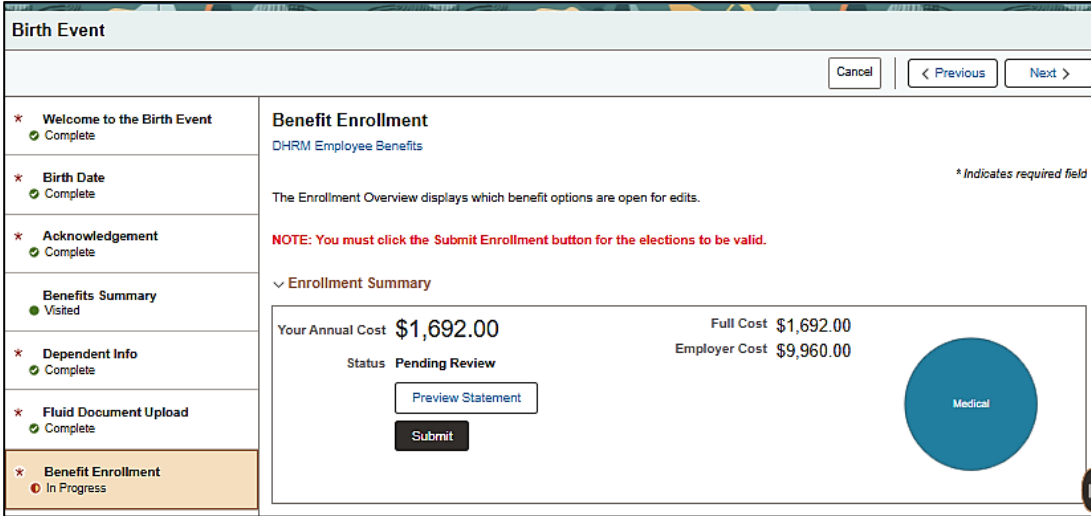
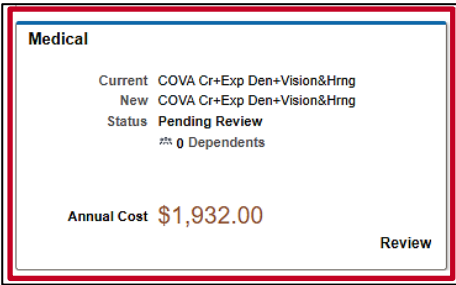
Now we're ready to prepare your benefit options, based upon the Life Event information that you've entered. Your information will be analyzed to see if there is any impact to your eligibility for benefits, and determine whether changes to your existing enrollments are allowed. Select the 'Start My Enrollment' pushbutton to begin your benefit enrollment.

Start My Enrollment



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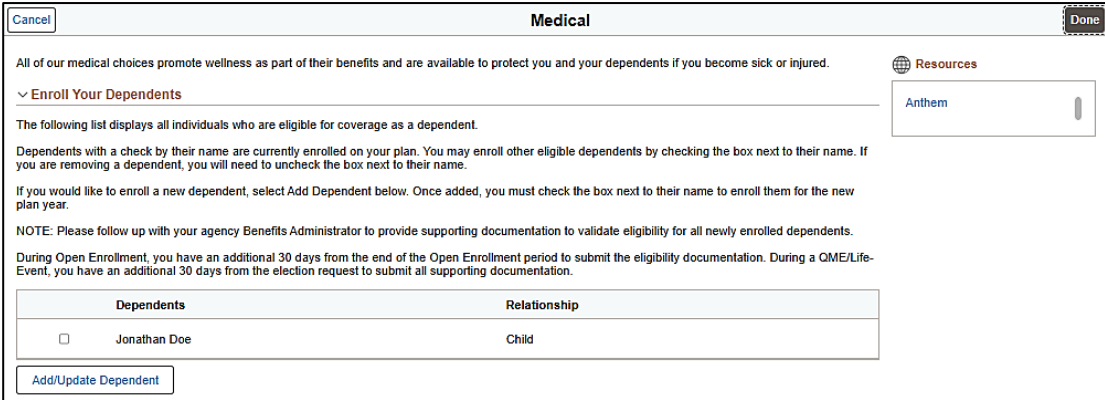
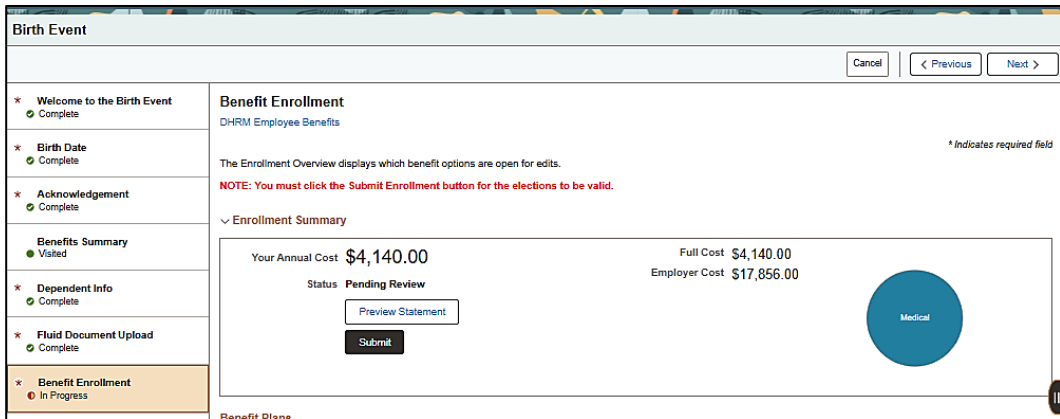
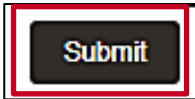
ESS How to Create a Life Event

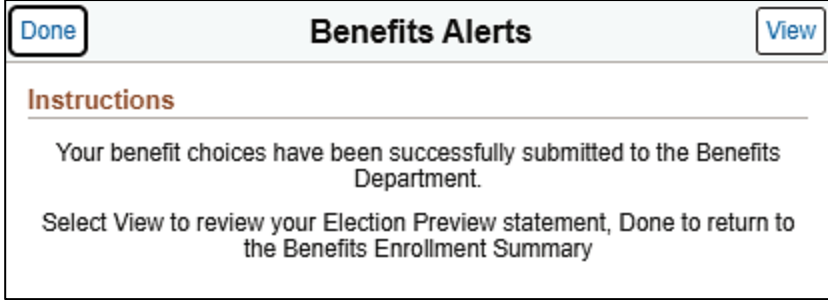
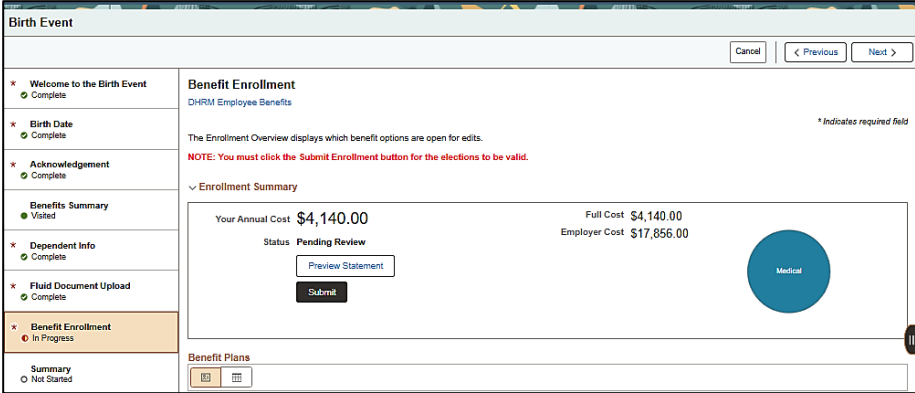
Step	Action
43.	Click the Start My Enrollment button. 
The Benefit Enrollment page refreshes. 	
44.	Click the Medical tile. 
	The Medical tile enables employees to change their medical coverage from “Single” to any applicable coverage that includes a dependent.



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Medical page displays. 
45.	Click the Select checkbox option for the child being added in the Enroll Your Dependents section. 
46.	Click the Done button. 
	The updated Benefit Enrollment page displays. 
47.	Click the Submit button. 

Step	Action
	The Benefits Alerts page displays in a pop-up window. 
48.	Click the Done button. 
	The Benefit Enrollment page redispays. 
	To update Flex Spending deductions, click on the Flexible Spending Medical Tile and update the Annual Pledge Amount. For further information on updating the benefit enrollment information, see the Job Aid titled BN361 Enrollment Steps for an Employee. This Job Aid is located on the Cardinal website in Job Aids under Learning.
49.	Click the Next button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step

Action

The **Summary** page displays.

Birth Event

Cancel

Previous

Complete

Welcome to the Birth Event

Complete

Birth Date

Complete

Acknowledgement

Complete

Benefits Summary

Visited

Dependent Info

Complete

Fluid Document Upload

Complete

Benefit Enrollment

Not Started

Summary

Visited

Summary

Congratulations!

You have completed your Birth Event.

Select the Complete button to end this event.

Steps

7 rows

Step	Status	Date Completed	Required	Go to Step
Welcome to the Birth Event	Complete	07/17/2026	Yes	Go to Step
Birth Date	Complete	07/17/2026	Yes	Go to Step

50.

Review the summary information for accuracy and then click the **Complete** button.

Complete

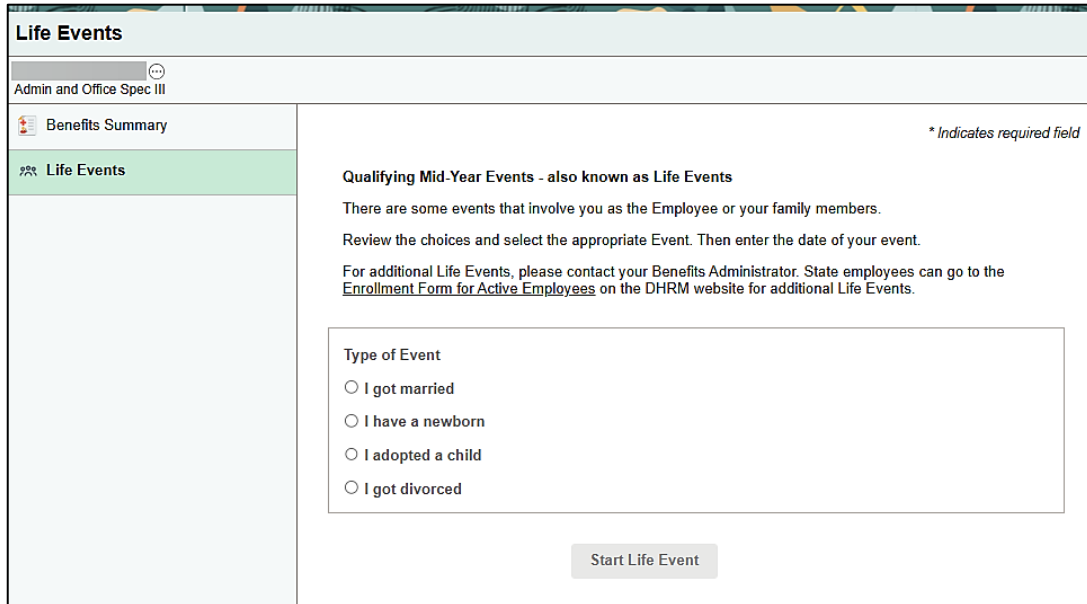
i

The Birth Event is complete and the overnight system processing will finalize the enrollment.

Initiating an Adoption Event

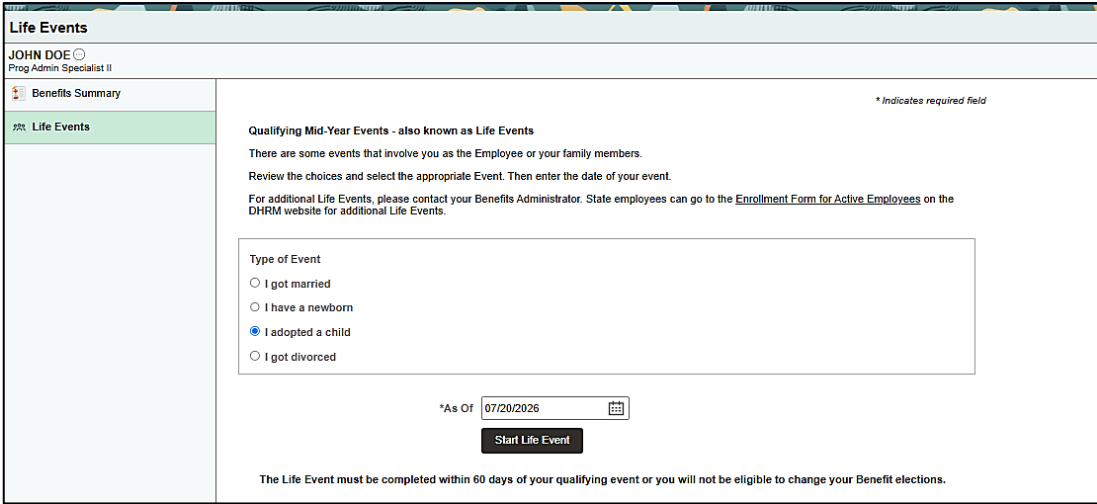
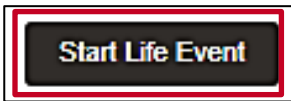
Step	Action
1.	Navigate to the Life Events page on the Benefit Details page as described in the Initiating ESS Life Events section of this Job Aid.

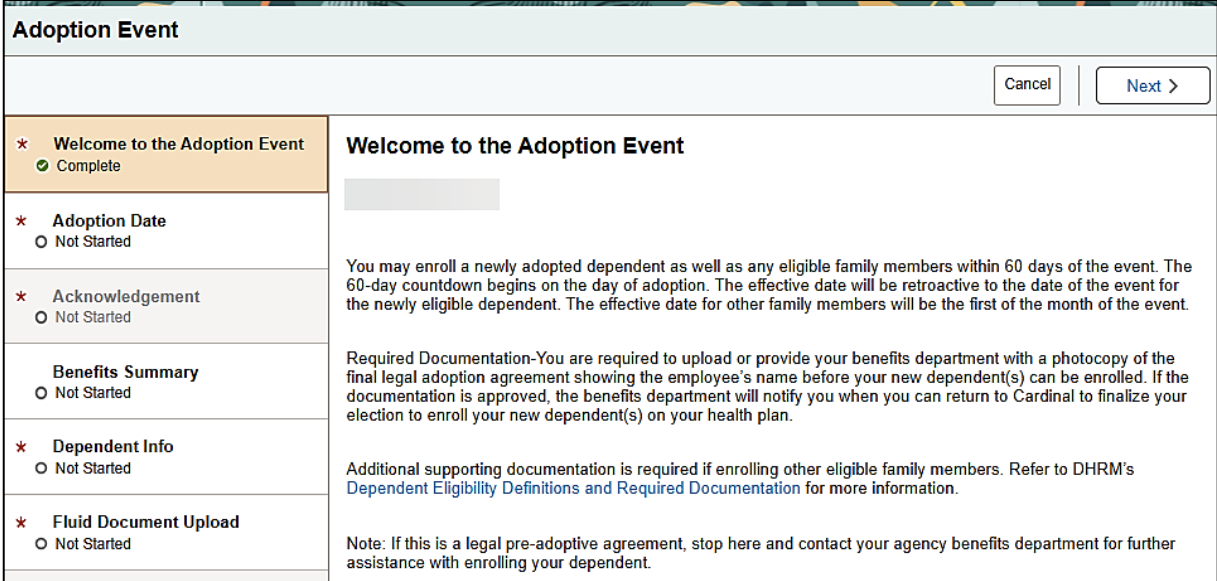
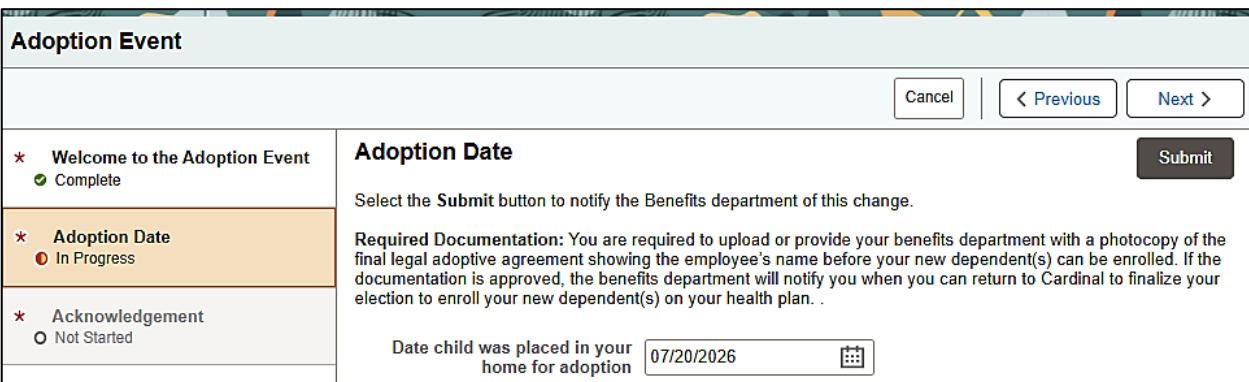
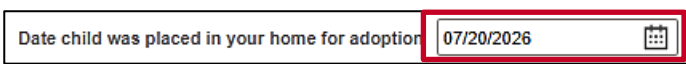
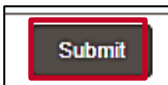
The **Life Events** page displays.



2.	Click the I adopted a child radio button option.
----	---



Step	Action
	The page refreshes and the As Of field displays. 
3.	Select the adoption date of the child using the As Of Calendar icon. 
4.	Click the Start Life Event button. 
	The Life Event must be completed within 60 days of your qualifying event or you will not be eligible to change your Benefit elections.

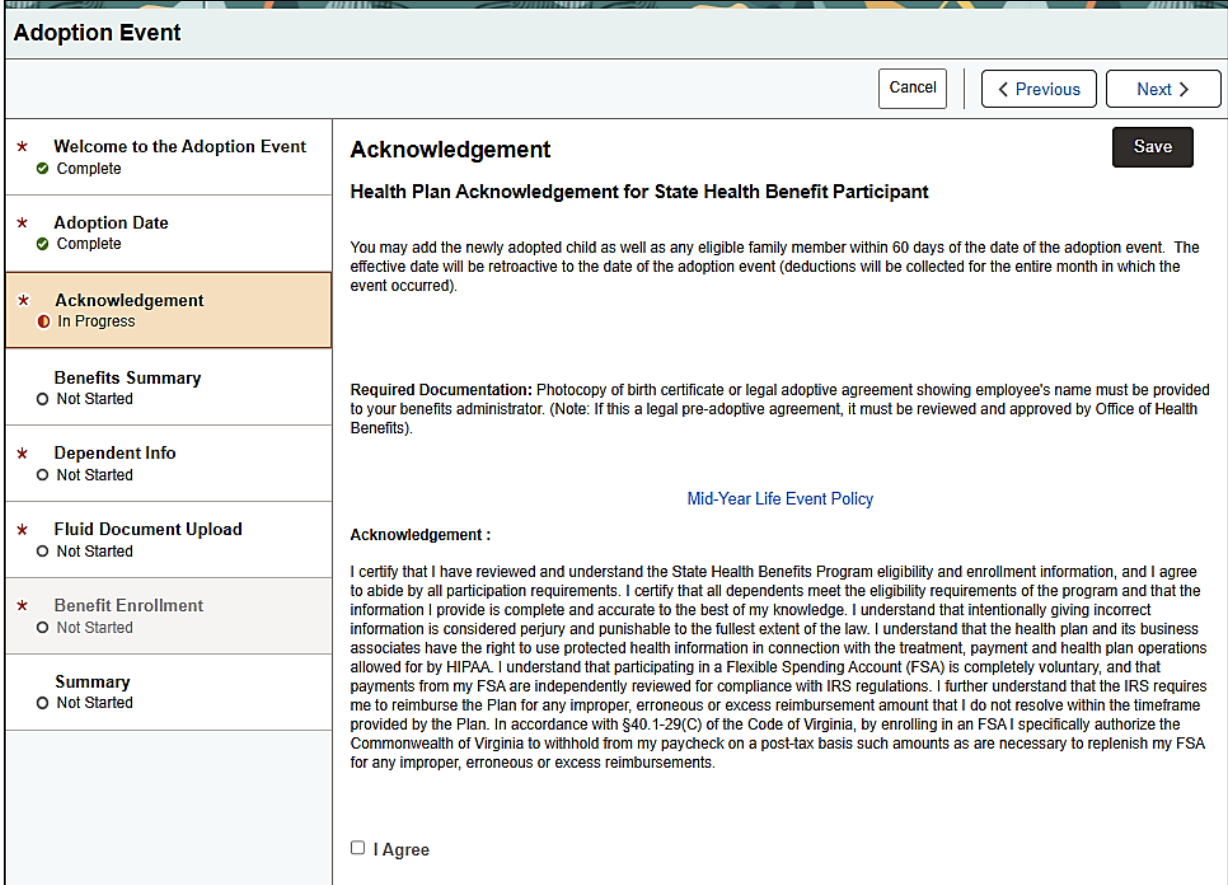
Step	Action
	The Welcome to the Adoption Event page displays. 
5.	Read through the information and then click the Next button. 
	The Adoption Date page displays. 
6.	The date defaults to the date selected on the Life Events page. Update as required. 
7.	Click the Submit button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Submitted Successfully message displays. Note: The Submitted Successfully message disappears and the Adoption Date page redisplay. Adoption Event Submitted Successfully ★ Welcome to the Adoption Event ✔ Complete ★ Adoption Date ✔ Complete ★ Acknowledgement ○ Not Started Adoption Date Select the Submit button to notify the Benefits department of this change. Required Documentation: You are required to upload or provide your benefits department with a photocopy of the final legal adoptive agreement showing the employee's name before your new dependent(s) can be enrolled. If the documentation is approved, the benefits department will notify you when you can return to Cardinal to finalize your election to enroll your new dependent(s) on your health plan. . Date child was placed in your home for adoption07/20/2026 Adoption Event Cancel < Previous Next > ★ Welcome to the Adoption Event ✔ Complete ★ Adoption Date ✔ Complete ★ Acknowledgement ○ Not Started Adoption Date Select the Submit button to notify the Benefits department of this change. Required Documentation: You are required to upload or provide your benefits department with a photocopy of the final legal adoptive agreement showing the employee's name before your new dependent(s) can be enrolled. If the documentation is approved, the benefits department will notify you when you can return to Cardinal to finalize your election to enroll your new dependent(s) on your health plan. . Date child was placed in your home for adoption07/20/2026
8.	Click the Next button. Cancel < Previous Next >

Step	Action
The Acknowledgement page displays.	
	
9.	Read through the Health Plan Acknowledgement information and then select the I Agree checkbox option. ☐ I Agree
10.	Click the Save button. Save



Employee Self-Service Job Aid

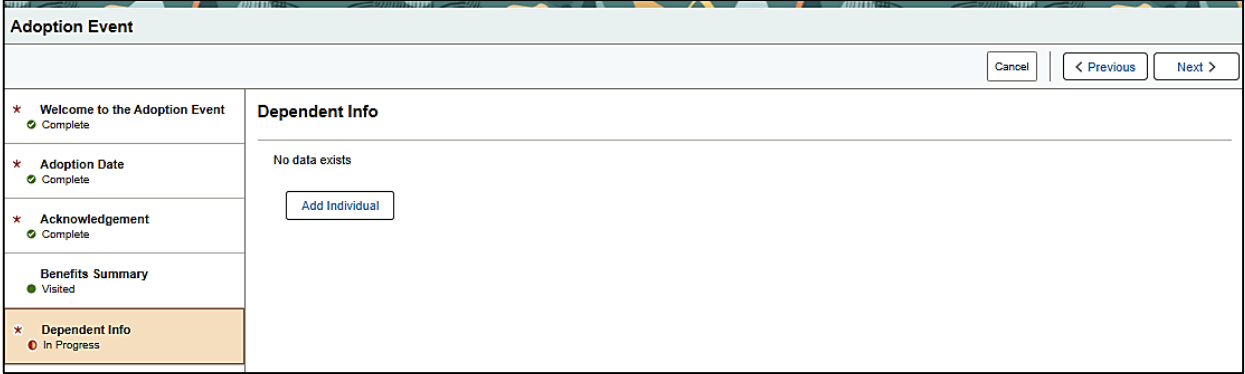
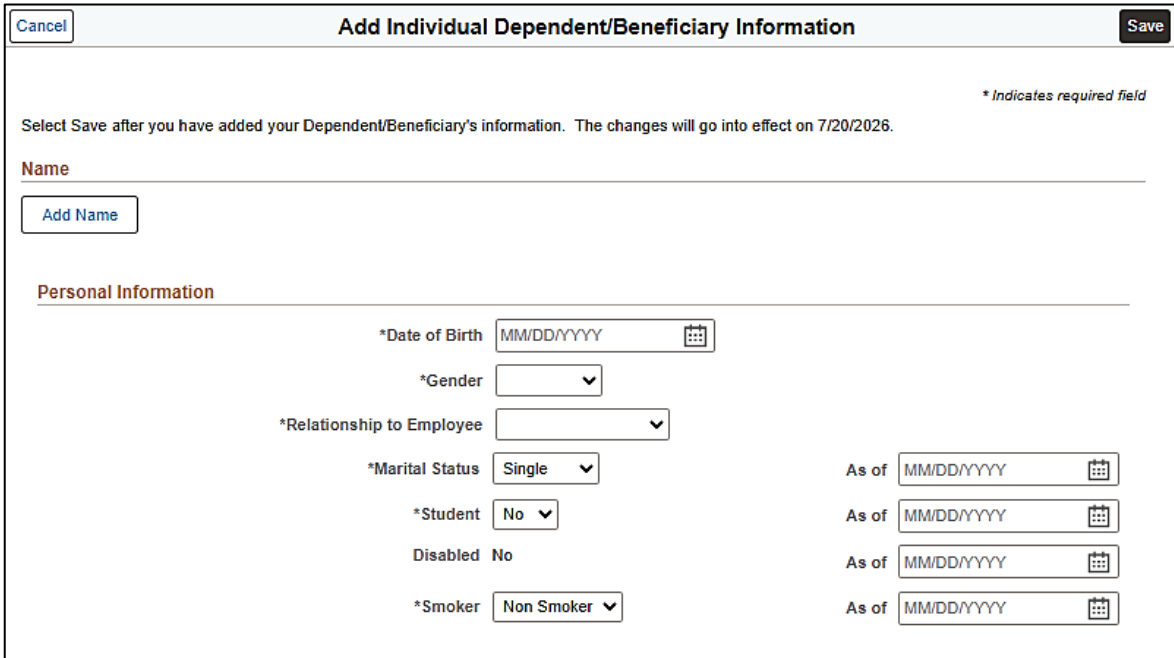
ESS How to Create a Life Event

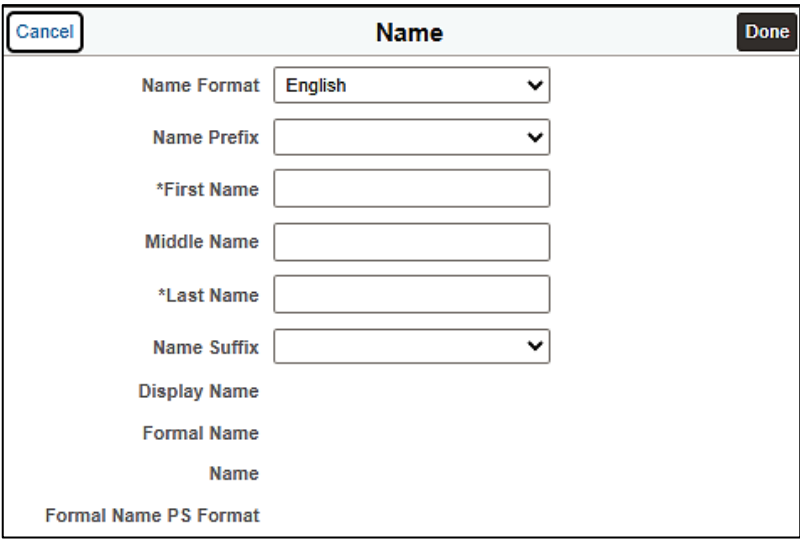
Step	Action						
	The Last Updated By: section appears. ★ Dependent Info ○ Not Started ★ Fluid Document Upload ○ Not Started ★ Benefit Enrollment ○ Not Started Summary ○ Not Started Acknowledgement : I certify that I have reviewed and understand the State Health Benefits Program eligibility and enrollment information, and I agree to abide by all participation requirements. I certify that all dependents meet the eligibility requirements of the program and that the information I provide is complete and accurate to the best of my knowledge. I understand that intentionally giving incorrect information is considered perjury and punishable to the fullest extent of the law. I understand that the health plan and its business associates have the right to use protected health information in connection with the treatment, payment and health plan operations allowed for by HIPAA. I understand that participating in a Flexible Spending Account (FSA) is completely voluntary, and that payments from my FSA are independently reviewed for compliance with IRS regulations. I further understand that the IRS requires me to reimburse the Plan for any improper, erroneous or excess reimbursement amount that I do not resolve within the timeframe provided by the Plan. In accordance with §40.1-29(C) of the Code of Virginia, by enrolling in an FSA I specifically authorize the Commonwealth of Virginia to withhold from my paycheck on a post-tax basis such amounts as are necessary to replenish my FSA for any improper, erroneous or excess reimbursements. ☒ I Agree Last Updated By: User ID Name Date/Time Stamp <tr><td>11.</td><td> Click the Next button. Cancel < Previous Next > </td></tr> <tr><td></td><td> The Benefits Summary page displays. Adoption Event Cancel < Previous Next > ★ Welcome to the Adoption Event ✔ Complete ★ Adoption Date ✔ Complete ★ Acknowledgement ✔ Complete Benefits Summary ● Visited ★ Dependent Info ○ Not Started Benefits Summary To view your benefits as of another date, enter the date and select Refresh. My Benefits on 07/20/2026 Benefit Plans Medical Imputed Life Plan COVA Care + Expanded Dental Plan Imputed Life Insurance Income </td></tr> <tr><td>12.</td><td> Review the current enrollments and then click the Next button. Cancel < Previous Next > </td></tr>	11.	Click the Next button. Cancel < Previous Next >		The Benefits Summary page displays. Adoption Event Cancel < Previous Next > ★ Welcome to the Adoption Event ✔ Complete ★ Adoption Date ✔ Complete ★ Acknowledgement ✔ Complete Benefits Summary ● Visited ★ Dependent Info ○ Not Started Benefits Summary To view your benefits as of another date, enter the date and select Refresh. My Benefits on 07/20/2026 Benefit Plans Medical Imputed Life Plan COVA Care + Expanded Dental Plan Imputed Life Insurance Income	12.	Review the current enrollments and then click the Next button. Cancel < Previous Next >
11.	Click the Next button. Cancel < Previous Next >						
	The Benefits Summary page displays. Adoption Event Cancel < Previous Next > ★ Welcome to the Adoption Event ✔ Complete ★ Adoption Date ✔ Complete ★ Acknowledgement ✔ Complete Benefits Summary ● Visited ★ Dependent Info ○ Not Started Benefits Summary To view your benefits as of another date, enter the date and select Refresh. My Benefits on 07/20/2026 Benefit Plans Medical Imputed Life Plan COVA Care + Expanded Dental Plan Imputed Life Insurance Income						
12.	Review the current enrollments and then click the Next button. Cancel < Previous Next >						



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Dependent Info page displays. 
13.	Click the Add Individual button to submit the personal information for the child being added. 
	The employee's current dependent(s)' information is initially displayed on this page.
	The Add Individual Dependent/Beneficiary Information page displays. 

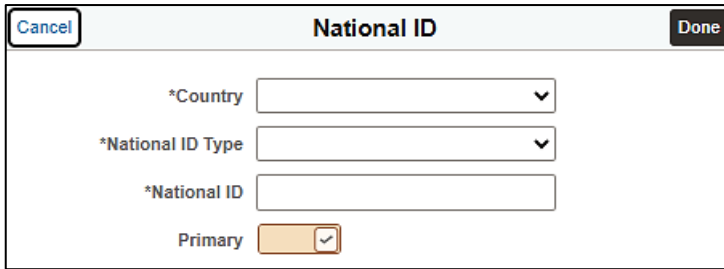
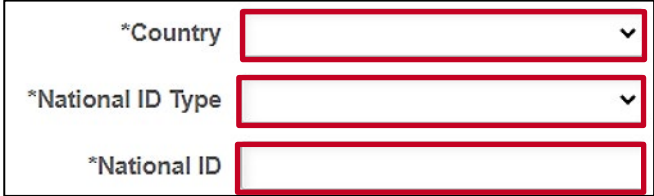
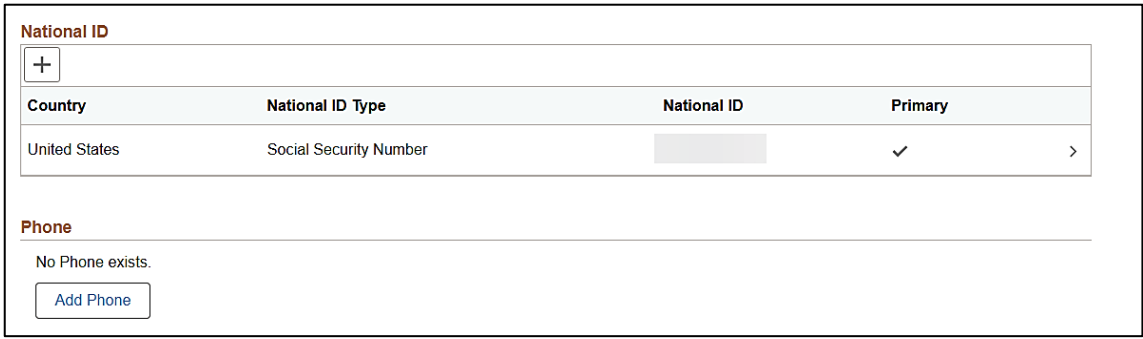
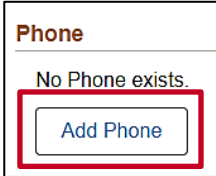
Step	Action
14.	Click the Add Name button. 
	The Name page displays in a pop-up window. 
15.	Enter the child's first and last name in the corresponding fields. 
	Optionally add the child's prefix, middle name, and/or suffix as applicable.
16.	Click the Done button. 

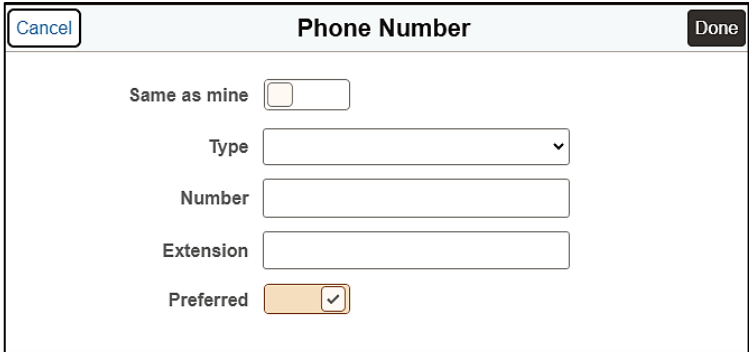
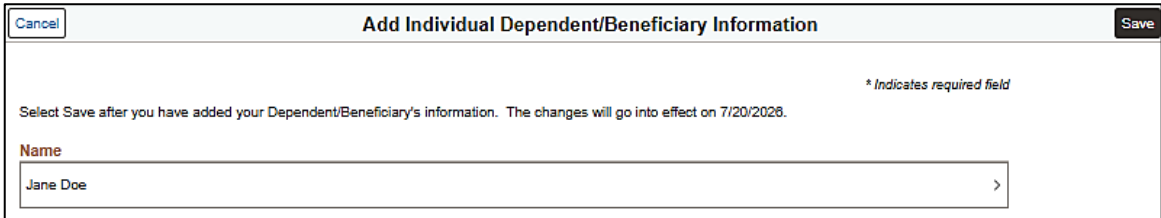


Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Add Individual Dependent/Beneficiary Information page redispays.
17.	Complete the Date of Birth, Gender, and Relationship to Employee fields within the Personal Information section. Note
18.	Click the Add National ID button.
	If the child has not received a National ID Number at the time of enrollment, skip to Step 21 and update when the information becomes available.

Step	Action
	The National ID page displays in a pop-up window. 
19.	Complete the Country, National ID Type, and National ID fields for the child. Note: The National ID will auto-fill to “Social Security Number” when selecting “United States” as the country. 
20.	Click the Done button. 
	The Add Individual Dependent/Beneficiary Information page redisplay. 
21.	Click the Add Phone button. 

Step	Action
	The Phone Number page displays in a pop-up window. 
22.	Select "Yes" for the Same as mine toggle field. 
23.	Click the Done button. 
	The Add Individual Dependent/Beneficiary Information page redisplay. 
24.	Click the Save button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
------	--------

The **Dependent Info** page redisplay.

Note: The Dependent Type is “Unapproved Dependent”. This will change when the proper documentation is uploaded and approved by the Benefits Administrator in the next Dependent Info step.

Adoption Event

Cancel < Previous Next >

- * Welcome to the Adoption Event Complete
- * Adoption Date Complete
- * Acknowledgement Complete
- Benefits Summary Visited
- * **Dependent Info** Complete

Dependent Info

Add Individual

Name	Relationship	Dependent	Dependent Type
Jane Doe	Child	✓	Unapproved Dependent

>

25. Review the information to ensure that the child was added and then click the **Next** button.

Cancel < Previous **Next >**

The **Fluid Document Upload** page displays.

Note: The Document type is auto selected to “Final Adoption Agreement.”

Adoption Event

Cancel < Previous Next >

- * Welcome to the Adoption Event Complete
- * Adoption Date Complete
- * Acknowledgement Complete
- Benefits Summary Visited
- * Dependent Info Complete
- * **Fluid Document Upload** In Progress
- * Benefit Enrollment Not Started
- Summary Not Started

Fluid Document Upload

Event Value Adoption

Instructions

You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document.

Document List

Document	Upload / Status	Approval / Status
Final Adoption Agreement	Required Attachment Missing	Required
Birth Certificate	Optional	Not Required
Marriage Certificate	Optional	Not Required

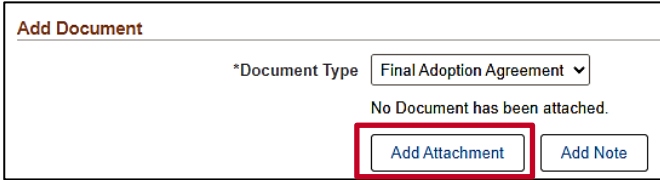
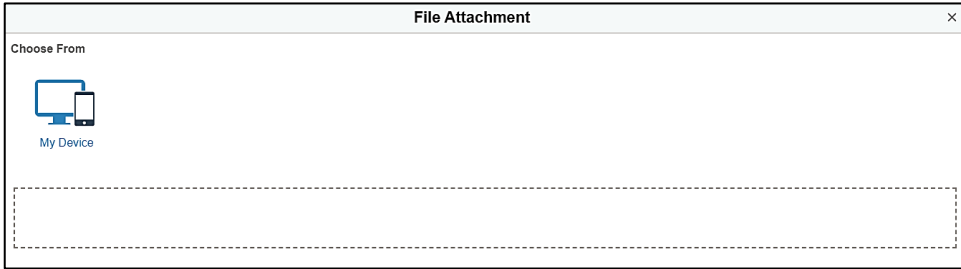
Add Document

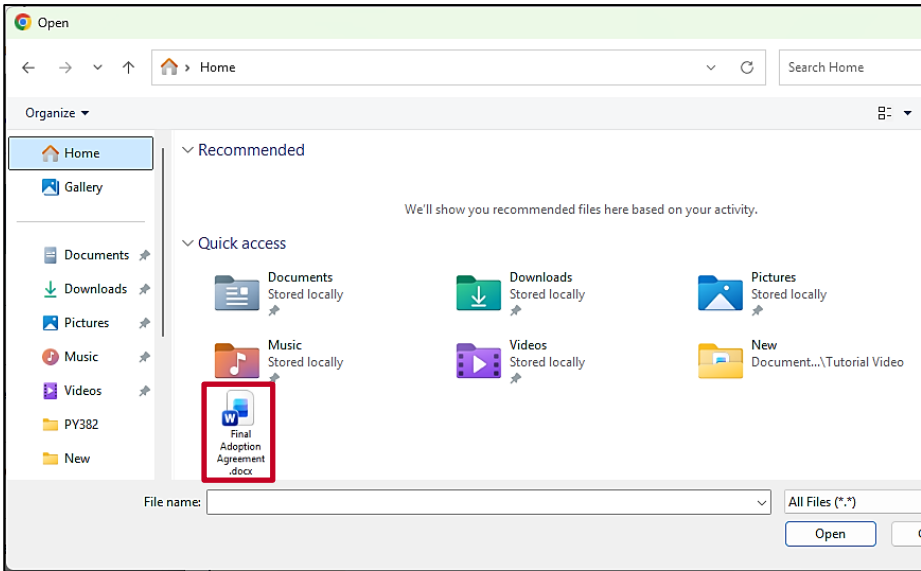
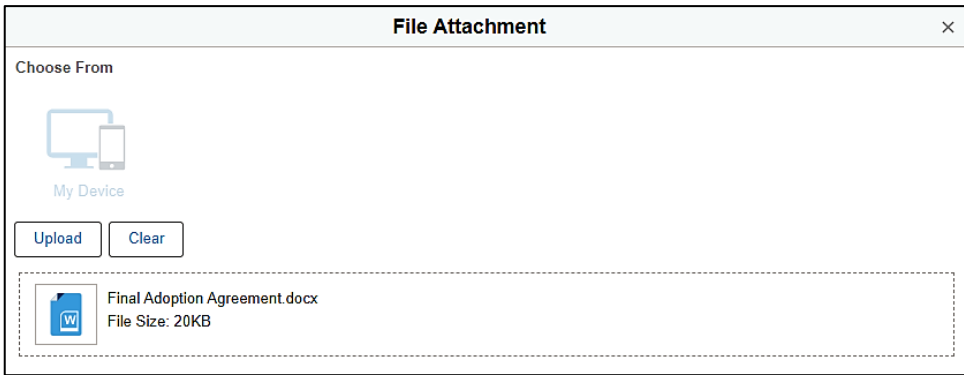
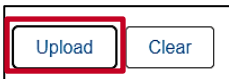
*Document Type Final Adoption Agreement

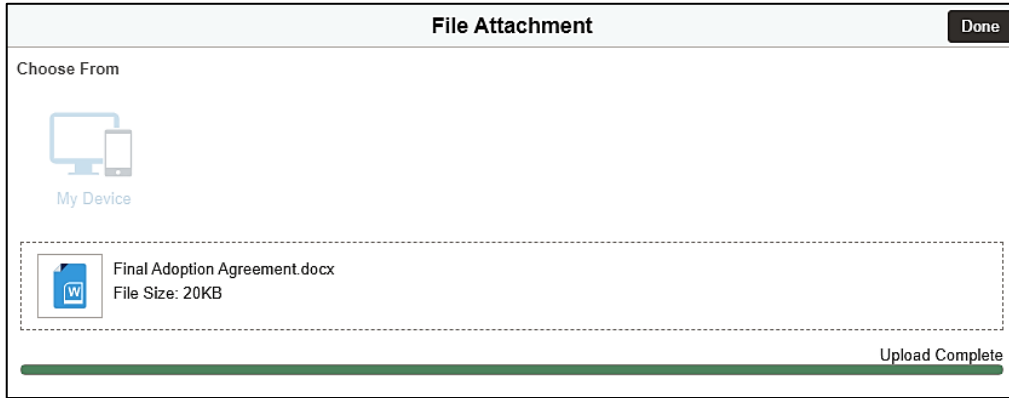
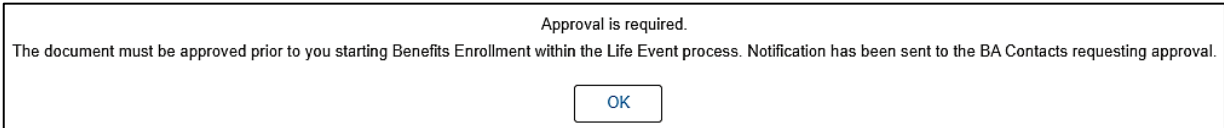
No Document has been attached.

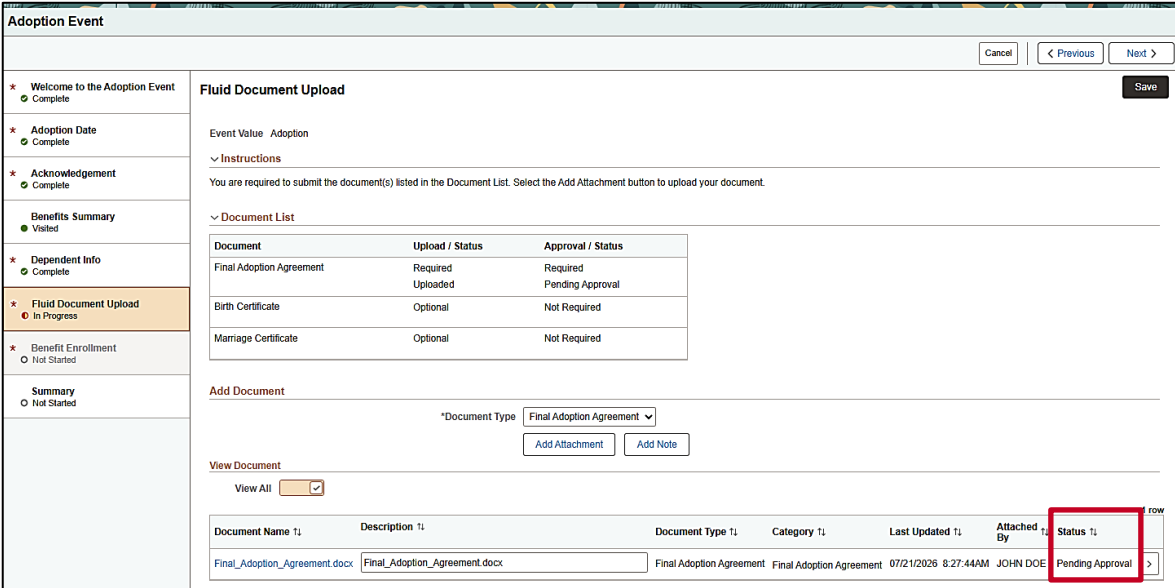
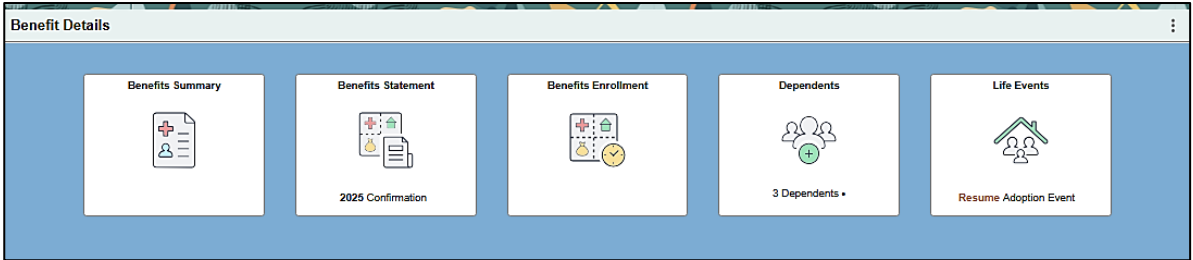
Add Attachment Add Note

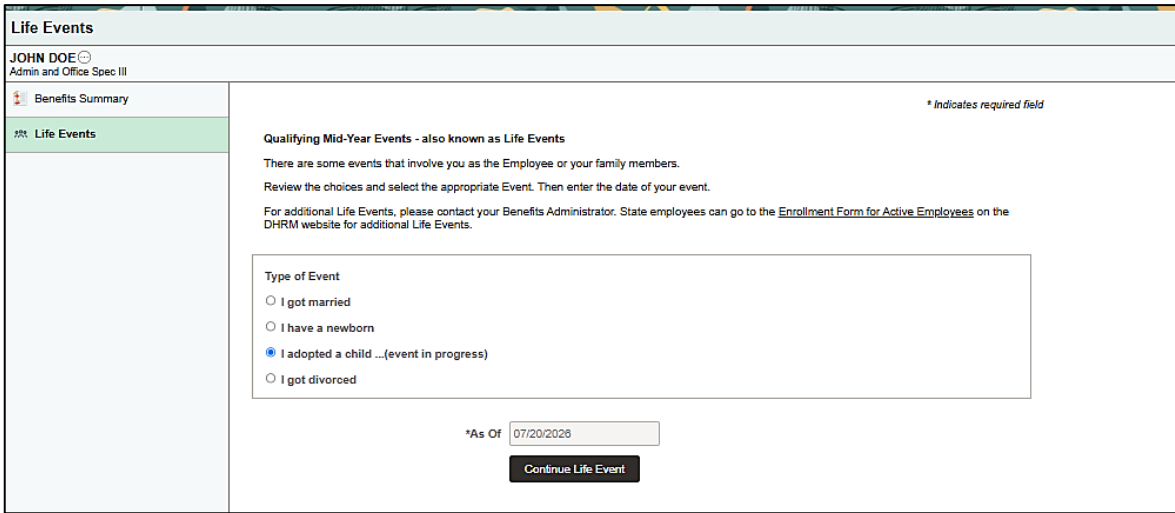
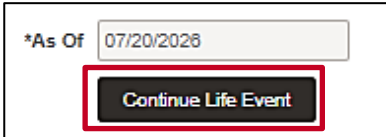
Save

Step	Action
	If you prefer to manually submit the required documentation, cancel the life event and reach out to your Agency BA for enrollment.
26.	Click the Add Attachment button. 
The File Attachment page displays in a pop-up window. 	
27.	Click My Device button to upload the final adoption agreement. 

Step	Action
28.	Select the applicable document. 
	The File Attachment page redispays with the added document. 
29.	Click the Upload button. 

Step	Action
	The File Attachment page redisplay with the “Upload Complete” notification. Note: Additional documents can be uploaded if additional dependents need to be added. 
30.	Click the Done button. 
	The Fluid Document Upload page redisplay with an “Approval is required.” message appearing in a pop-up window. 
31.	Click the OK button. 

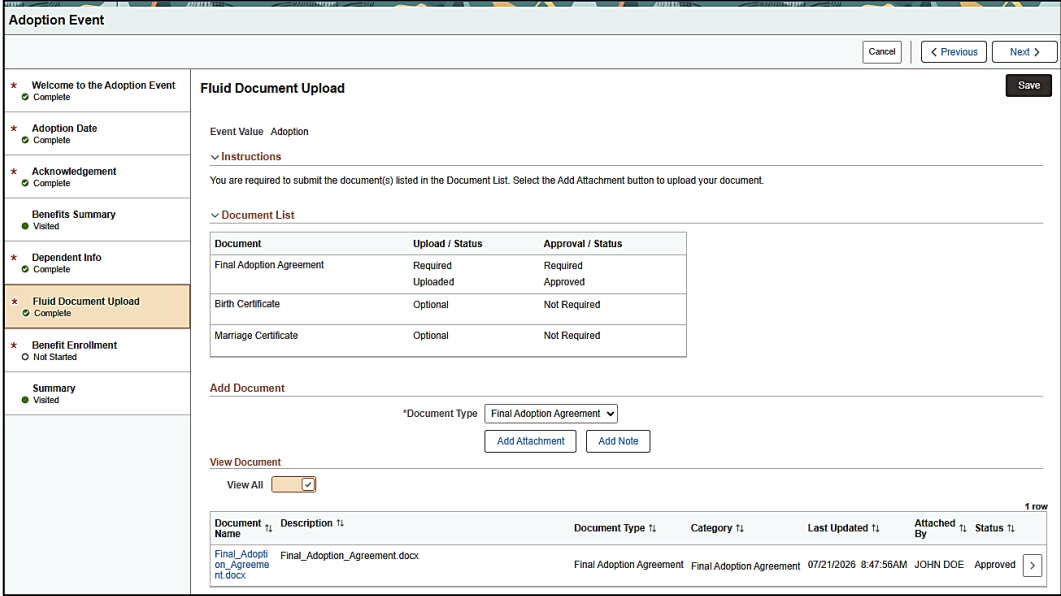
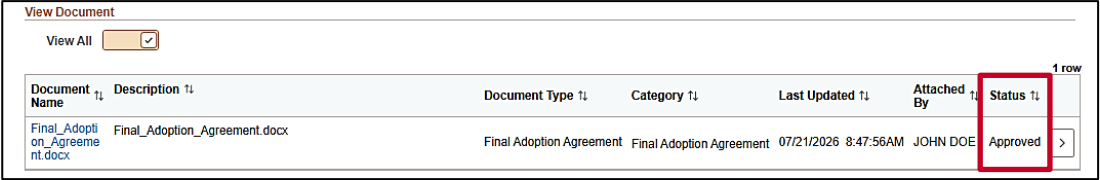
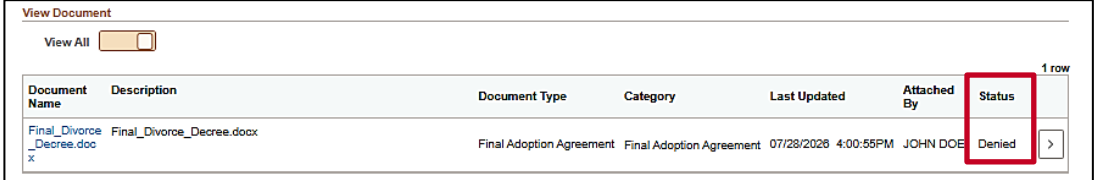
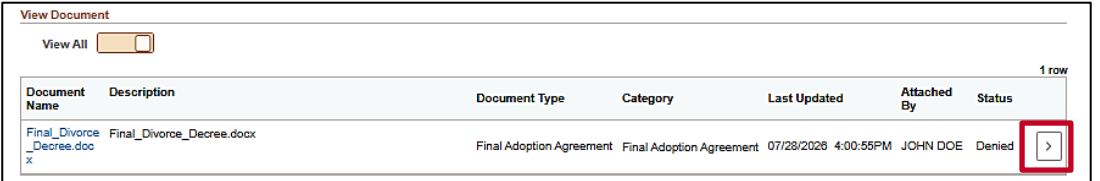
Step	Action
	The Fluid Document Upload page redisplay with the uploaded document listed at the bottom with a “Pending Approval” status. 
	After an employee submits the applicable document for the dependent, the Benefits Administrator will contact the employee directly for any additional information or supporting documentation needed to complete the Life Event. The employee will receive an email notification after the Benefits Administrator has reviewed and approved or denied the uploaded document. After the employee receives an email stating the Benefits Administrator has reviewed and approved or denied the document, reenter the system and click “Resume Life Event”.
32.	To resume a life event, log back into Cardinal and use the Initiating ESS Life Events section to navigate to the Benefit Details page. 

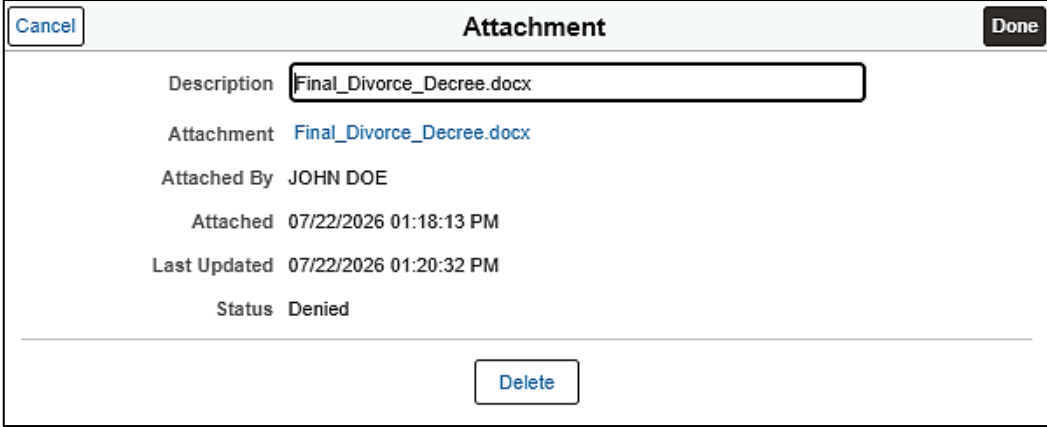
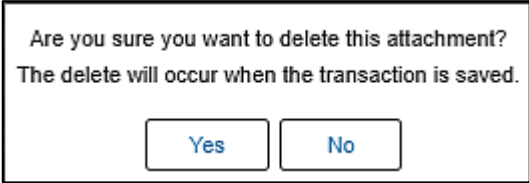
Step	Action
33.	Click on the Life Events – Resume Adoption Event tile to complete creating a life event. 
The Life Events page displays. 	
34.	Click the Continue Life Event button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Fluid Document Upload page displays. 
35.	If the document status is “Approved”, continue to Step 40. 
36.	If the document status is “Denied”, contact your Benefits Administrator to address the issue. 
37.	Click the Expand icon (>) to the far right of the current name listing and follow the prompts to delete this denied document. Note: The employee cannot proceed until the “Denied” document has been deleted. 

Step	Action
	The Attachment page displays in a pop-up window. 
38.	Click the Delete button and follow the prompts to delete the denied document. 
	The confirmation message appears in a pop-up window. 
39.	Click the Yes button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action												
	The Fluid Document Upload page redispays. Note: Refer to Step 26 to upload the applicable document. Adoption Event Cancel < Previous Next > Save * Welcome to the Adoption Event ● Complete * Adoption Date ● Complete * Acknowledgement ● Complete Benefits Summary ● Visited * Dependent Info ● Complete * Fluid Document Upload ● In Progress * Benefit Enrollment ○ Not Started Summary ○ Not Started Fluid Document Upload Event Value Adoption Instructions You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document. Document List<table border="1"><thead><tr><th>Document</th><th>Upload / Status</th><th>Approval / Status</th></tr></thead><tbody><tr><td>Final Adoption Agreement</td><td>Required Attachment Missing</td><td>Required</td></tr><tr><td>Birth Certificate</td><td>Optional</td><td>Not Required</td></tr><tr><td>Marriage Certificate</td><td>Optional</td><td>Not Required</td></tr></tbody></table> Add Document *Document Type Final Adoption Agreement No Document has been attached. Add Attachment Add Note	Document	Upload / Status	Approval / Status	Final Adoption Agreement	Required Attachment Missing	Required	Birth Certificate	Optional	Not Required	Marriage Certificate	Optional	Not Required
Document	Upload / Status	Approval / Status											
Final Adoption Agreement	Required Attachment Missing	Required											
Birth Certificate	Optional	Not Required											
Marriage Certificate	Optional	Not Required											
40.	Click the Next button. Cancel < Previous Next >												



Employee Self-Service Job Aid

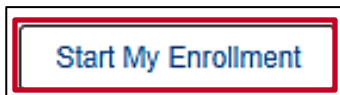
ESS How to Create a Life Event

Step	Action
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Once the document is approved, the **Benefit Enrollment** page displays.

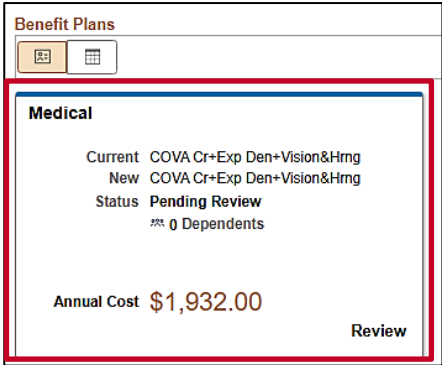
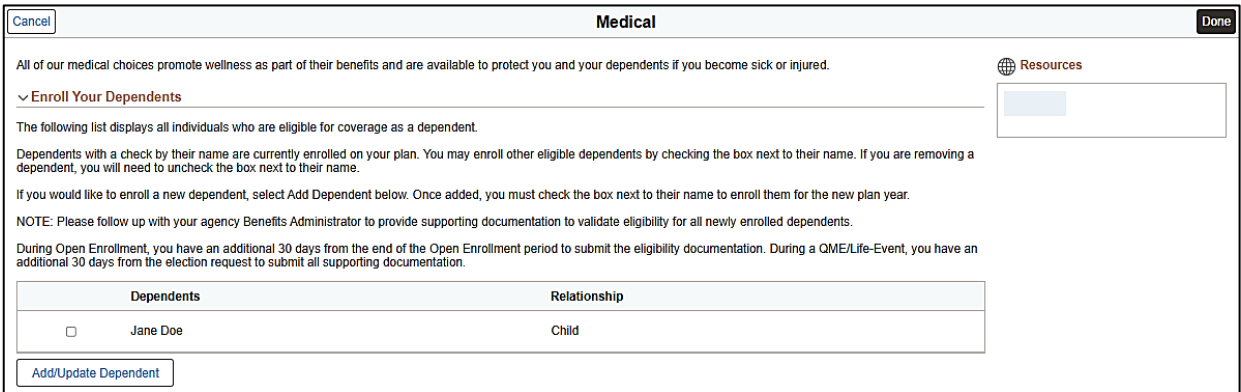
The screenshot shows the 'Adoption Event' page with a sidebar on the left and a main content area. The sidebar lists several steps: 'Welcome to the Adoption Event' (Complete), 'Adoption Date' (Complete), 'Acknowledgement' (Complete), 'Benefits Summary' (Visited), 'Dependent Info' (Complete), 'Fluid Document Upload' (Complete), and 'Benefit Enrollment' (In Progress). The main content area is titled 'Benefit Enrollment' and contains a message: 'Now we're ready to prepare your benefit options, based upon the Life Event information that you've entered. Your information will be analyzed to see if there is any impact to your eligibility for benefits, and determine whether changes to your existing enrollments are allowed. Select the 'Start My Enrollment' pushbutton to begin your benefit enrollment.' A 'Start My Enrollment' button is visible.

41. Click the **Start My Enrollment** button.



The **Benefit Enrollment** page refreshes.

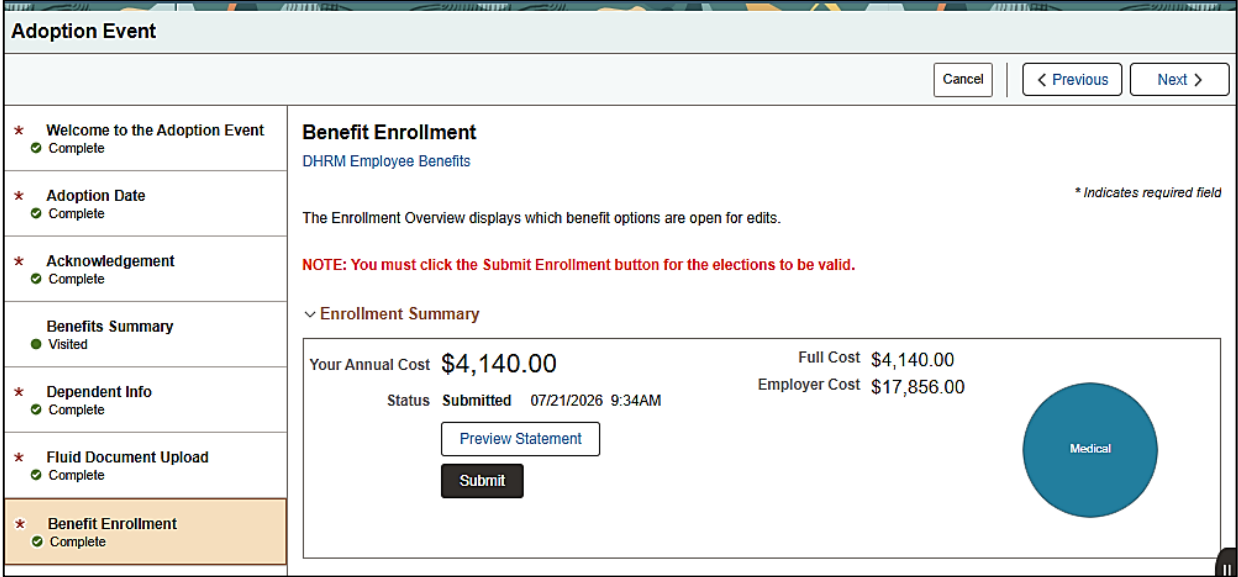
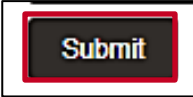
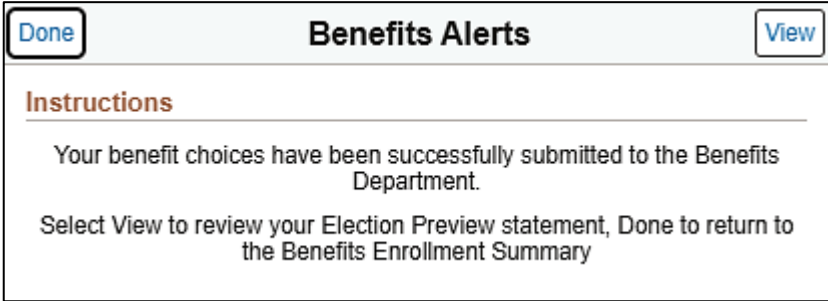
The screenshot shows the 'Benefit Enrollment' page after refreshing. The sidebar is the same as before, but 'Benefit Enrollment' is now marked as 'Complete'. The main content area is titled 'Benefit Enrollment' and includes a link to 'DHRM Employee Benefits'. It contains a message: 'The Enrollment Overview displays which benefit options are open for edits.' and a note: 'NOTE: You must click the Submit Enrollment button for the elections to be valid.' Below this is an 'Enrollment Summary' section. It displays 'Your Annual Cost \$4,140.00', 'Full Cost \$4,140.00', and 'Employer Cost \$17,856.00'. It also shows the status 'Submitted' with a timestamp '07/21/2026 9:34AM'. There are buttons for 'Preview Statement' and 'Submit'. A large blue circle labeled 'Medical' is also visible.

Step	Action
42.	Click the Medical tile. 
	The Medical tile enables employees to change their medical coverage from “Single” to any applicable coverage that includes a dependent.
The Medical page displays. 	
43.	Click the Select checkbox option for the applicable child within the Enroll Your Dependents section. 
44.	Click the Done button. 



Employee Self-Service Job Aid

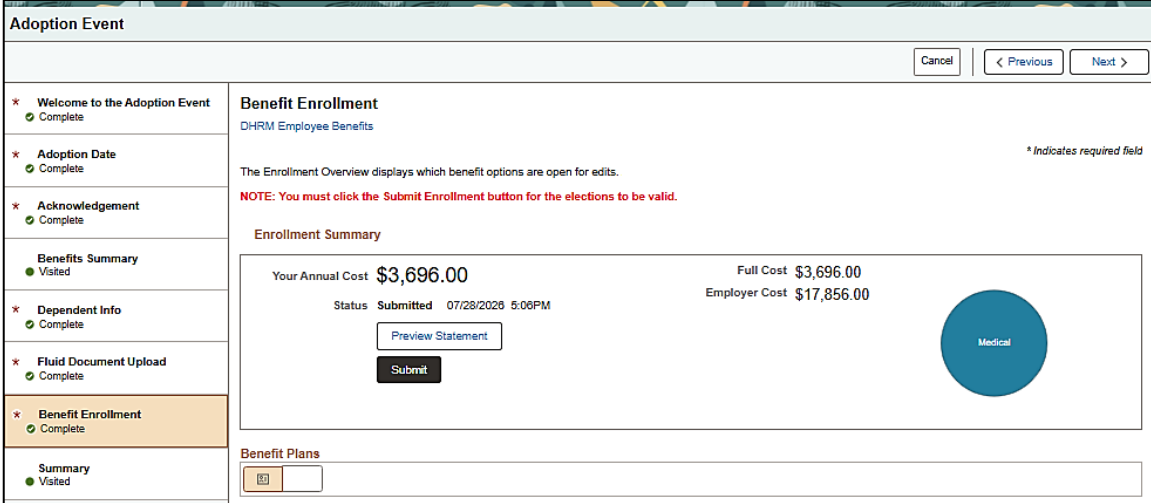
ESS How to Create a Life Event

Step	Action
	The updated Benefit Enrollment page displays. 
45.	Click the Submit button. 
	The Benefits Alerts page displays in a pop-up window. 
46.	Click the Done button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Benefit Enrollment page redisplay. 
	To update Flex Spending deductions, click on the Flexible Spending Medical Tile and update the Annual Pledge Amount. For further information on updating the benefit enrollment information, see the Job Aid titled BN361 Enrollment Steps for an Employee. This Job Aid is located on the Cardinal website in Job Aids under Learning.
47.	Click the Next button. 

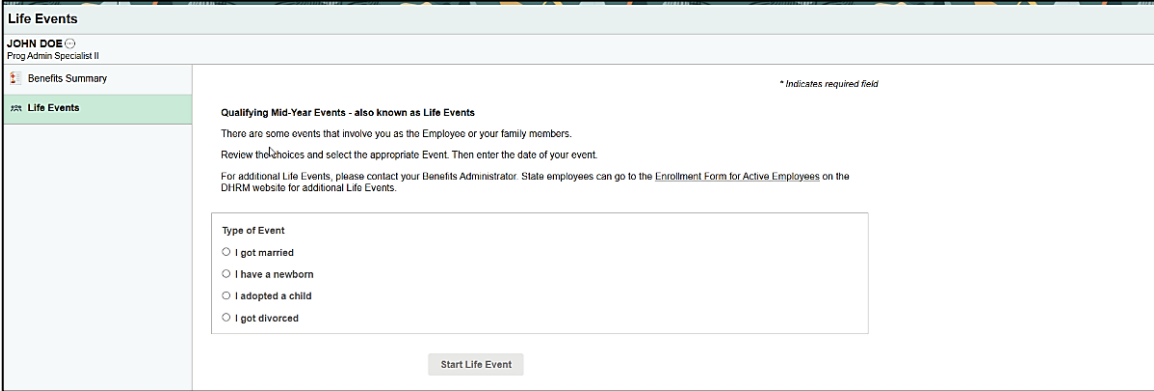
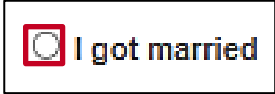
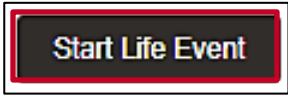


Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action															
The Summary page displays.																
Adoption Event Cancel < Previous * Welcome to the Adoption Event ✔ Complete * Adoption Date ✔ Complete * Acknowledgement ✔ Complete Benefits Summary ● Visited * Dependent Info ✔ Complete * Fluid Document Upload ✔ Complete * Benefit Enrollment ✔ Complete Summary ● Visited Summary Congratulations! You have completed your Adoption/Final Custody Event Select the Complete button to end this event. Steps 7 rows <table><tr><th>Step</th><th>Status</th><th>Date Completed</th><th>Required</th><th>Go to Step</th></tr><tr><td>Welcome to the Adoption Event</td><td>✔ Complete</td><td>07/20/2026</td><td>Yes</td><td>Go to Step</td></tr><tr><td>Adoption Date</td><td>✔ Complete</td><td>07/20/2026</td><td>Yes</td><td>Go to Step</td></tr></table>		Step	Status	Date Completed	Required	Go to Step	Welcome to the Adoption Event	✔ Complete	07/20/2026	Yes	Go to Step	Adoption Date	✔ Complete	07/20/2026	Yes	Go to Step
Step	Status	Date Completed	Required	Go to Step												
Welcome to the Adoption Event	✔ Complete	07/20/2026	Yes	Go to Step												
Adoption Date	✔ Complete	07/20/2026	Yes	Go to Step												
48.	Review the summary information for accuracy and then click the Complete button. Complete															
	The Adoption Event is complete and the overnight system processing will finalize the enrollment.															

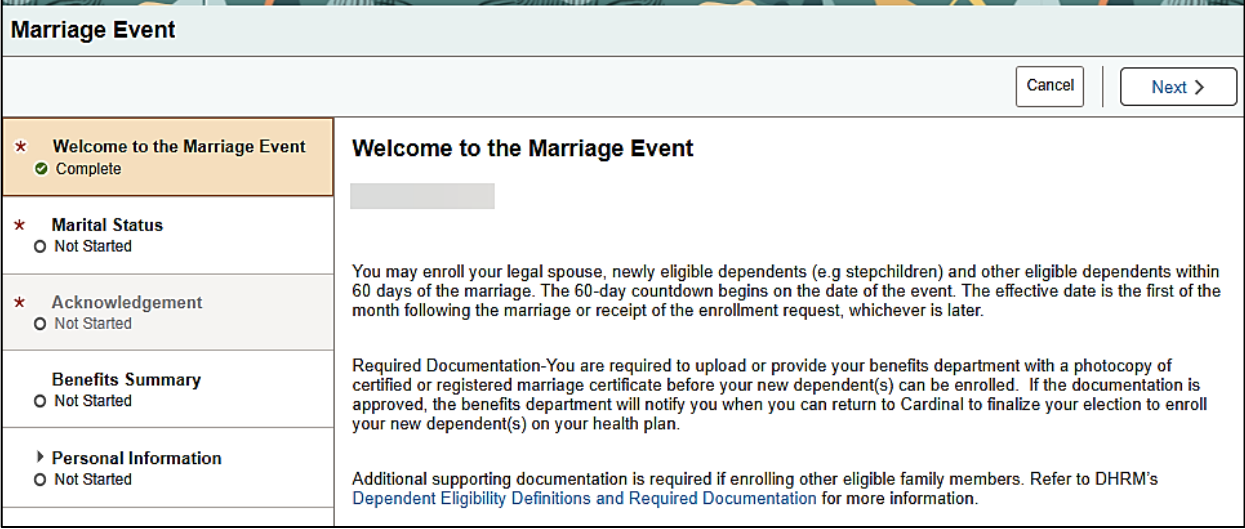
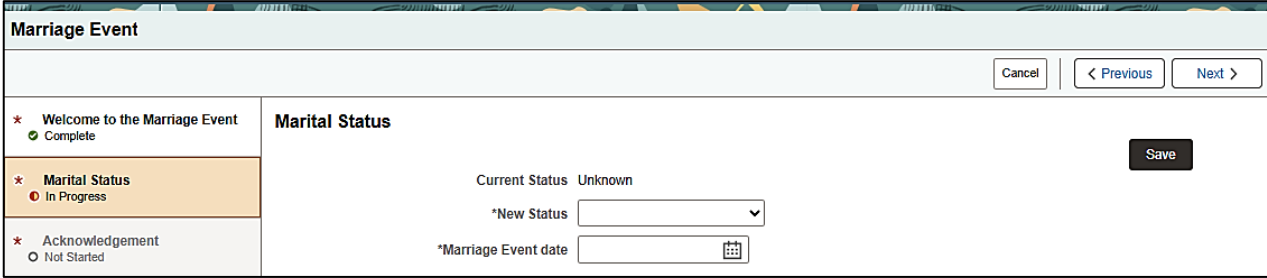
Initiating a Marital Life Event

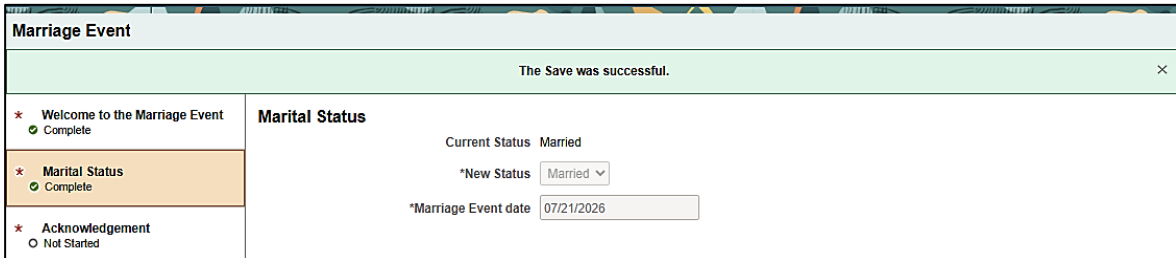
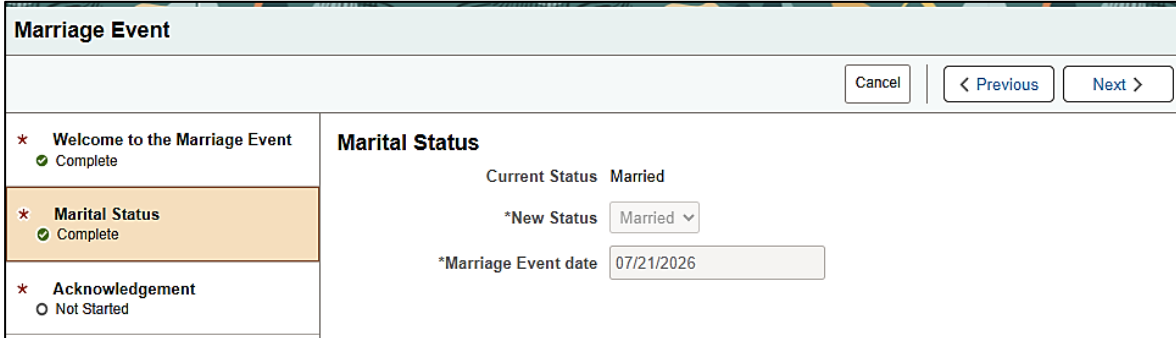
Step	Action
1.	Navigate to the Life Events tab on the Benefit Details page as described in the Initiating ESS Life Events section of this Job Aid. The Life Events tab displays. 
2.	Click the I got married radio button option. 
3.	Click the Start Life Event button. 
	The Life Event must be completed within 60 days of your qualifying event or you will not be eligible to change your Benefit elections.

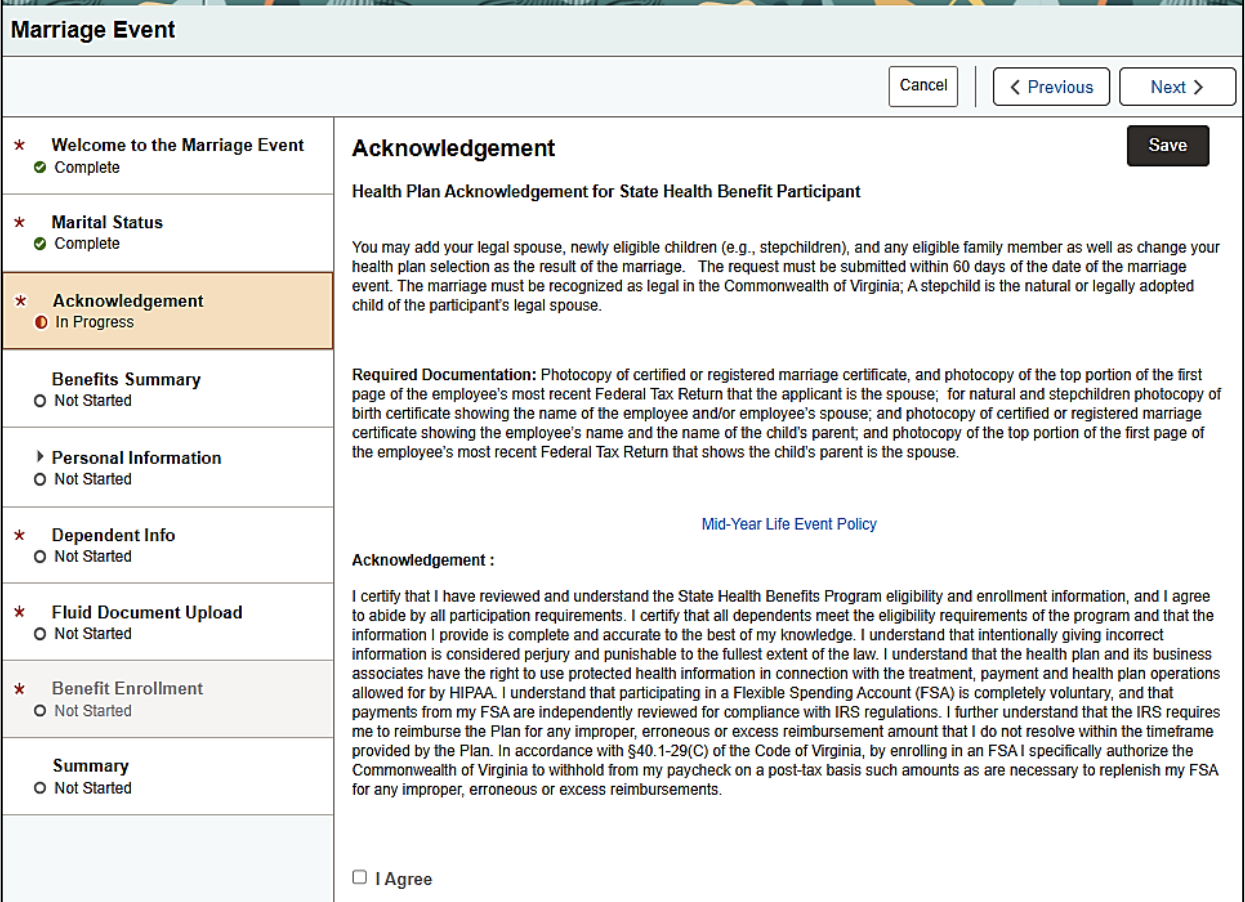


Employee Self-Service Job Aid

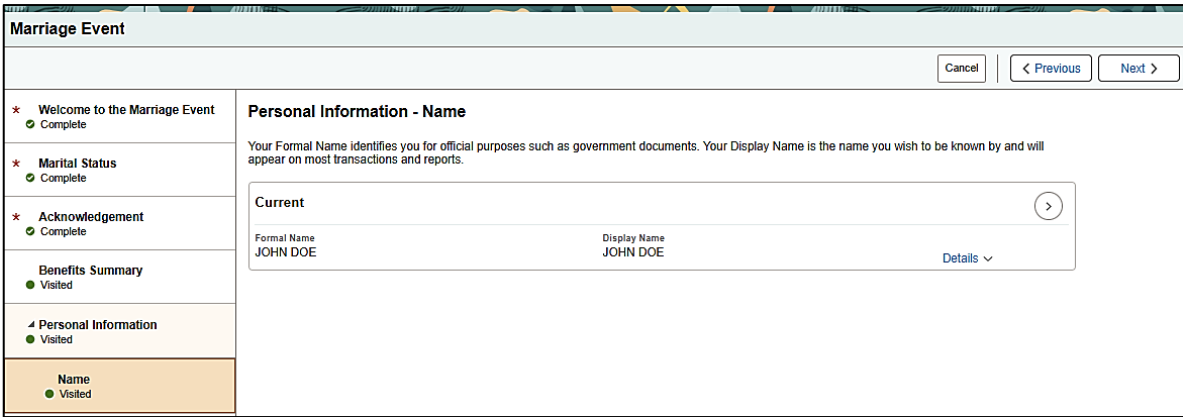
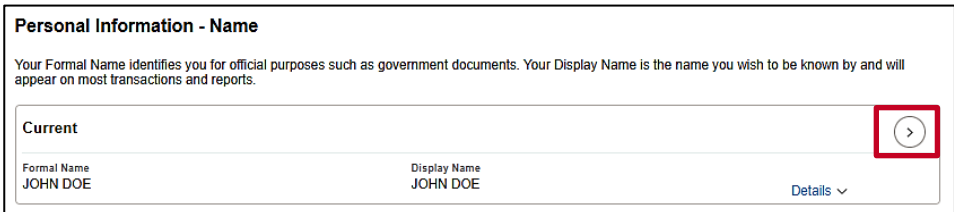
ESS How to Create a Life Event

Step	Action
	The Welcome to the Marriage Event page displays. 
4.	Read through the information and then click the Next button. 
	The Marital Status page displays. 
5.	Click the New Status dropdown button and select "Married". 
6.	Select the applicable date of marriage using the Marriage Event date Calendar icon. 

Step	Action
7.	Click the Save button. 
	The Save was successful message displays. Note: The Save was successful message disappears and the Marital Status page redisplay.  
8.	Click the Next button. 

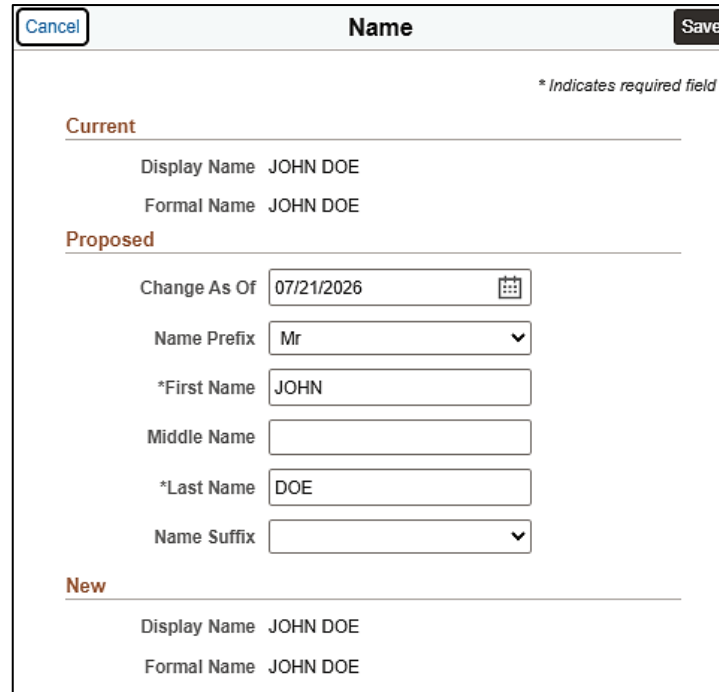
Step	Action
The Acknowledgement page displays.	
	
9.	Read through the Health Plan Acknowledgement information (scroll up/down as needed) and then click the I Agree checkbox option. 
10.	Click the Save button. 

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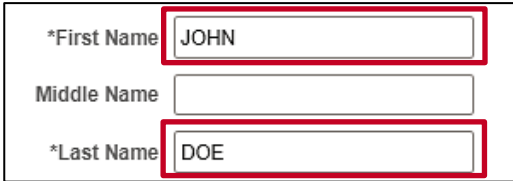
Step	Action
	The Personal Information – Name page displays. 
13.	The user's current name displays. If the marriage resulted in a name change for the user, click the Expand icon (>) to the far right of the current name listing. If the marriage did not result in a name change for the user, skip to Step 17. 

Step	Action
------	--------

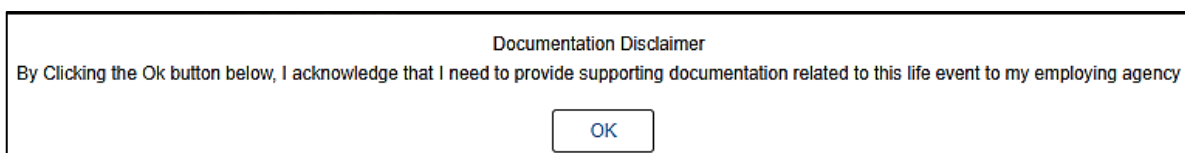
The **Name** page displays in a pop-up window.



The screenshot shows a pop-up window titled "Name" with "Cancel" and "Save" buttons. It contains two sections: "Current" and "Proposed". The "Current" section shows "Display Name" and "Formal Name" both as "JOHN DOE". The "Proposed" section includes a "Change As Of" date field (07/21/2026), a "Name Prefix" dropdown (Mr), and three text fields: "*First Name" (JOHN), "Middle Name" (empty), and "*Last Name" (DOE). Below these is a "Name Suffix" dropdown. A "New" section at the bottom shows "Display Name" and "Formal Name" both as "JOHN DOE". A note at the top right states "* Indicates required field".

14.	Enter the first and new last name in the corresponding fields.  The close-up shows the "*First Name" field containing "JOHN" and the "*Last Name" field containing "DOE", both highlighted with red boxes. The "Middle Name" field is empty.
	Optionally, add the prefix, middle name, and/or suffix as applicable.
15.	Click the Save button.  The "Save" button is highlighted with a red box.

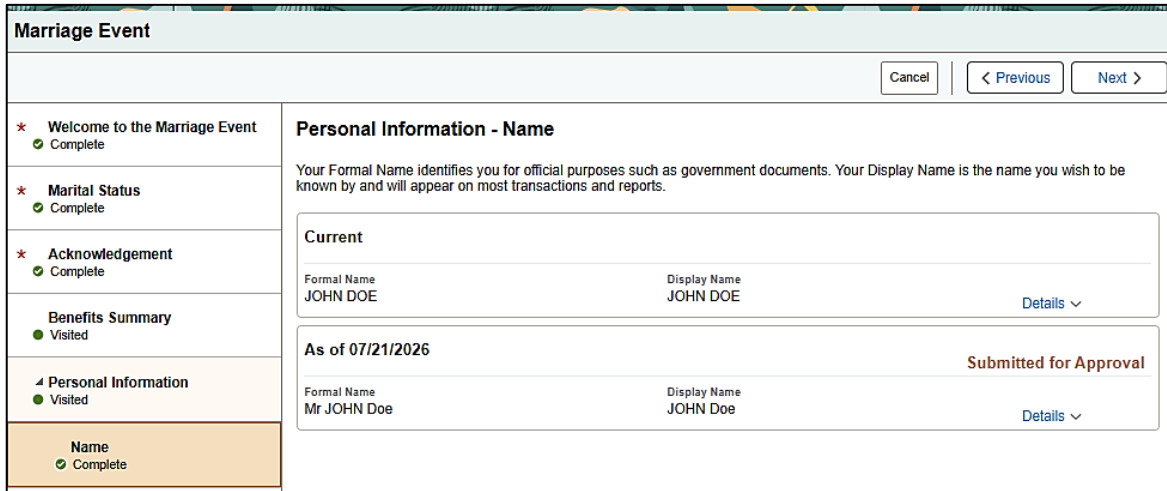
The **Documentation Disclaimer** message displays in a pop-up window.



The screenshot shows a pop-up window titled "Documentation Disclaimer". The text inside reads: "By Clicking the Ok button below, I acknowledge that I need to provide supporting documentation related to this life event to my employing agency". At the bottom center is an "OK" button.

Step	Action
16.	Click the OK button. 

The **Personal Information – Name** page redisplay with the name change **Submitted for Approval** notification.



Marriage Event

Cancel | < Previous | Next >

- Welcome to the Marriage Event
 - Complete
- Marital Status
 - Complete
- Acknowledgement
 - Complete
- Benefits Summary
 - Visited
- Personal Information
 - Visited
- Name**
 - Complete

Personal Information - Name

Your Formal Name identifies you for official purposes such as government documents. Your Display Name is the name you wish to be known by and will appear on most transactions and reports.

Current

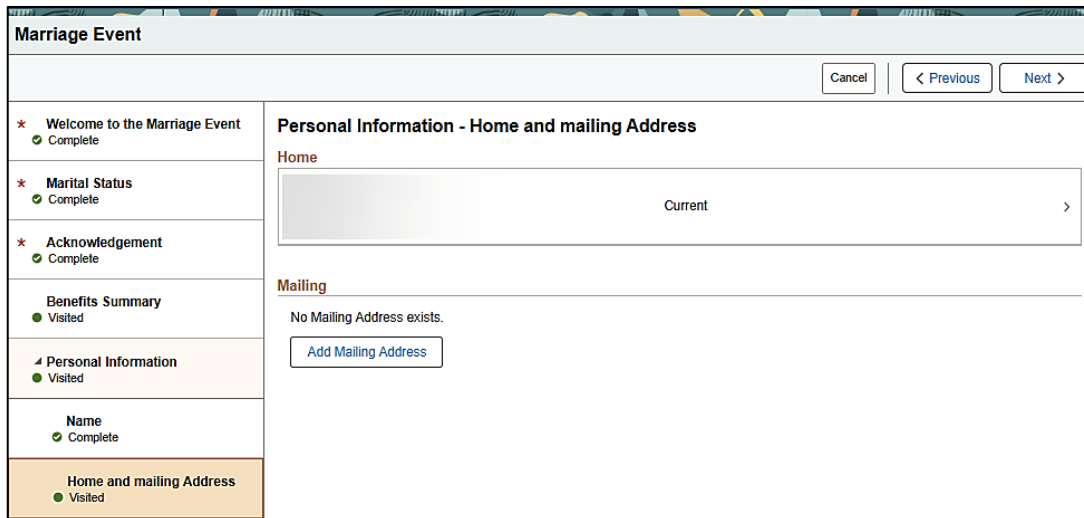
Formal Name JOHN DOE	Display Name JOHN DOE	Details ▾
-------------------------	--------------------------	-----------

As of 07/21/2026 Submitted for Approval

Formal Name Mr JOHN Doe	Display Name JOHN Doe	Details ▾
----------------------------	--------------------------	-----------

17.	Click the Next button. 
-----	--

The **Personal Information – Home and mailing Address** page displays.



Marriage Event

Cancel | < Previous | Next >

- Welcome to the Marriage Event
 - Complete
- Marital Status
 - Complete
- Acknowledgement
 - Complete
- Benefits Summary
 - Visited
- Personal Information
 - Visited
- Name
 - Complete
- Home and mailing Address**
 - Visited

Personal Information - Home and mailing Address

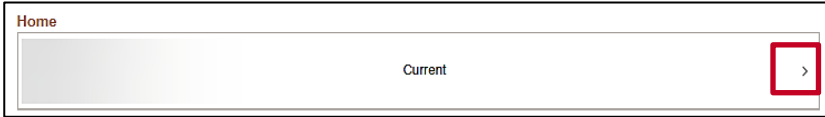
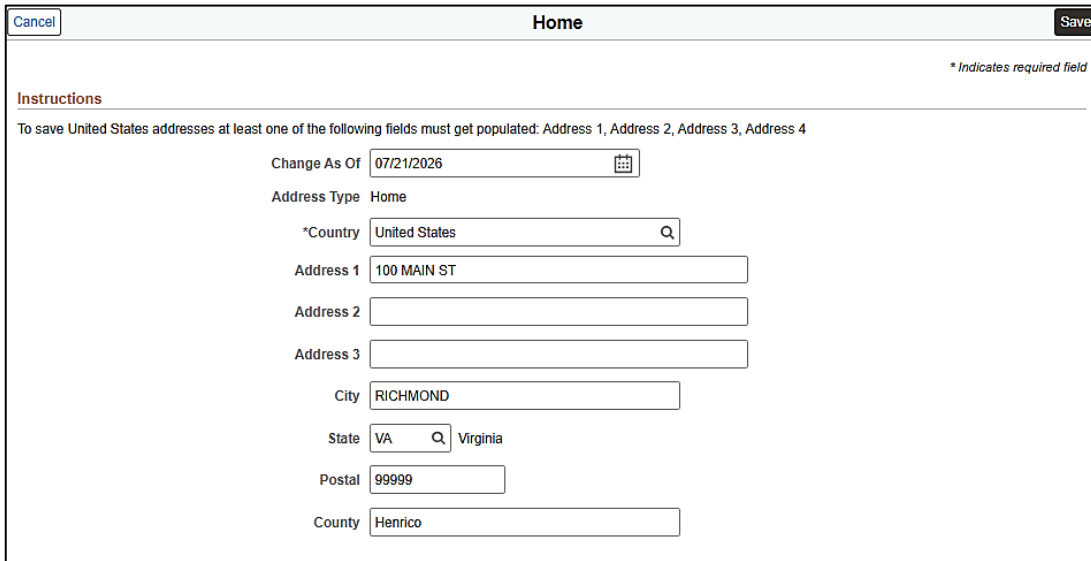
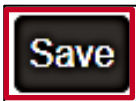
Home

Current >

Mailing

No Mailing Address exists.

Add Mailing Address

Step	Action
18.	The user's current home address displays. If the marriage has resulted in a personal address change, click the Expand (>) icon to the far right of the current home address listing. If the marriage did not result in a personal address change, skip to Step 21. 
The Home page displays in a pop-up window. 	
19.	Update the home address information as needed using the corresponding fields.
20.	Click the Save button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
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The **Personal Information – Home and mailing Address** page redisplay with the updated home address.

Marriage Event

Cancel | < Previous | Next >

Personal Information - Home and mailing Address

Home

6800 Paragon Place
RICHMOND, VA 99999
Henrico

Current

Mailing

No Mailing Address exists.

Add Mailing Address

21. Click the **Next** button.

Cancel | < Previous | Next >

The **Personal Information – Contact Information** page displays.

Marriage Event

Cancel | < Previous | Next >

Personal Information - Contact Information

Phone

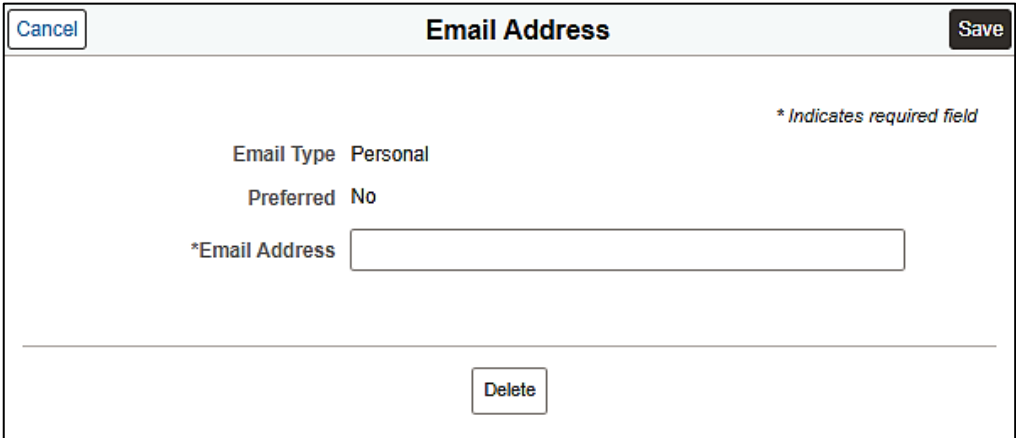
Number	Extension	Type	Preferred
555/555-5555		Business	✓
555/555-5555		Mobile	

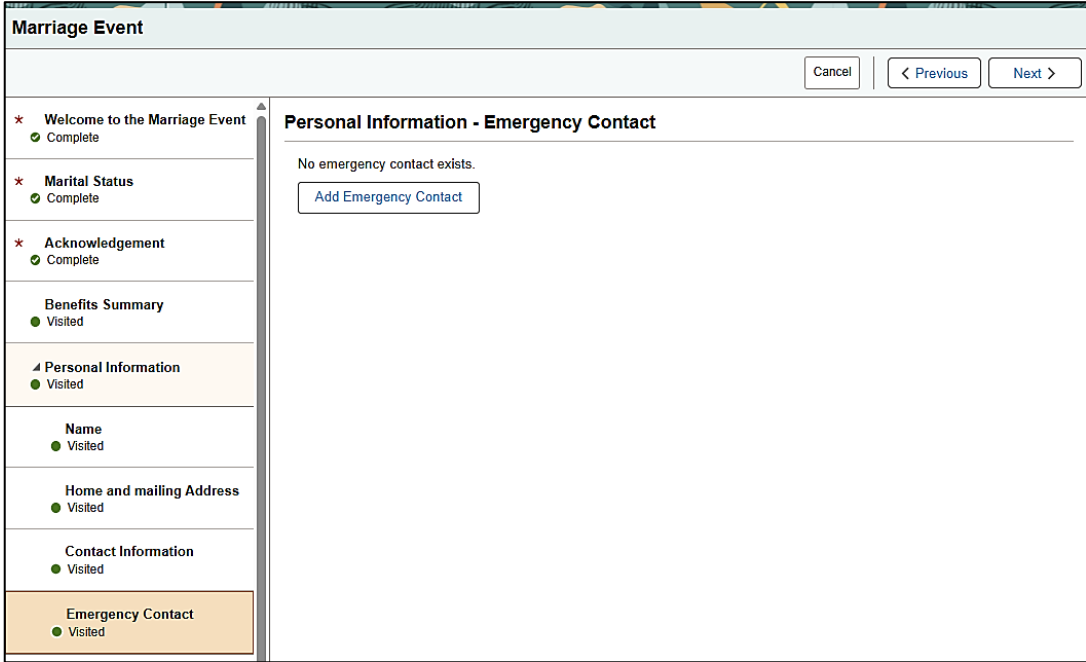
Email

Email Address	Type	Preferred
	Business	✓
	Personal	

No instant message exists.

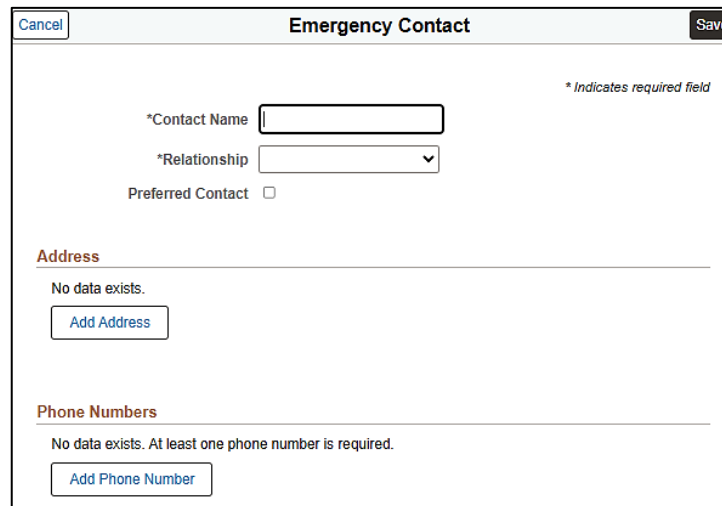
Add IM

Step	Action
22.	To add a phone number, click the Add Phone Number (+) button and enter the applicable phone number information. 
23.	To update an Email Address, click the Expand (>) icon to the far right of the Email Address listing and update the Email Address information.  The Email Address page displays in a pop-up window. 
24.	Update the Email Address information. 
25.	Click the Save button. 
	Business Email addresses cannot be updated through Employee Self-Service (ESS). Contact an Agency HR Administrator to update business Email Address information.

Step	Action
26.	To add an Email Address, click the Add Email (+) button. 
27.	Click the Next button. 
The Personal Information – Emergency Contact page displays. 	
28.	Click the Add Emergency Contact (+) button to add an additional emergency contact or click the Expand (>) icon to update an existing emergency contact respectively. 

Step	Action
	If an emergency contact has not yet been established, click the Add Emergency Contact button to add the first emergency contact. No emergency contact exists. Add Emergency Contact

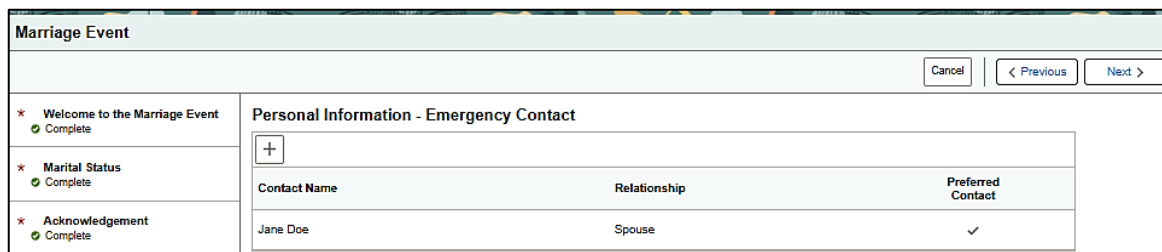
The **Emergency Contact** page displays in a pop-up window.



29.	Update or add the applicable contact information for the emergency contact in the corresponding fields.
30.	Click the Save button.



The **Personal Information – Emergency Contact** page redispays with the updated contact.



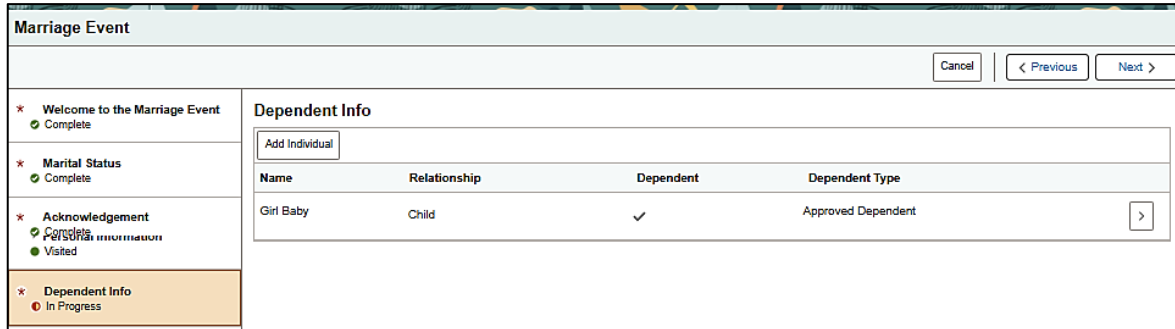


Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
31.	Click the Next button. 

The **Dependent Info** page displays.



Marriage Event

Cancel < Previous Next >

* Welcome to the Marriage Event
Complete

* Marital Status
Complete

* Acknowledgement
Complete
Visited

* Dependent Info
In Progress

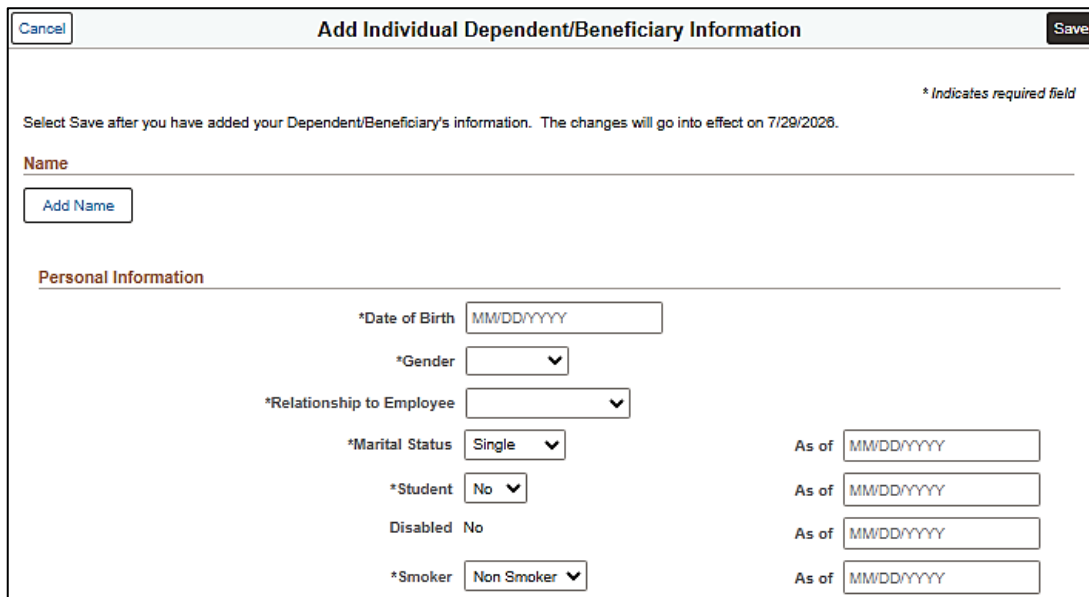
Dependent Info

Add Individual

Name	Relationship	Dependent	Dependent Type
Girl Baby	Child	✓	Approved Dependent

32.	Click the Add Individual button to submit the spouse's personal information. 
-----	---

The **Add Individual Dependent/Beneficiary Information** page displays.



Cancel Add Individual Dependent/Beneficiary Information Save

* Indicates required field

Select Save after you have added your Dependent/Beneficiary's information. The changes will go into effect on 7/29/2026.

Name

Add Name

Personal Information

*Date of Birth MM/DD/YYYY

*Gender

*Relationship to Employee

*Marital Status Single

*Student No

Disabled No

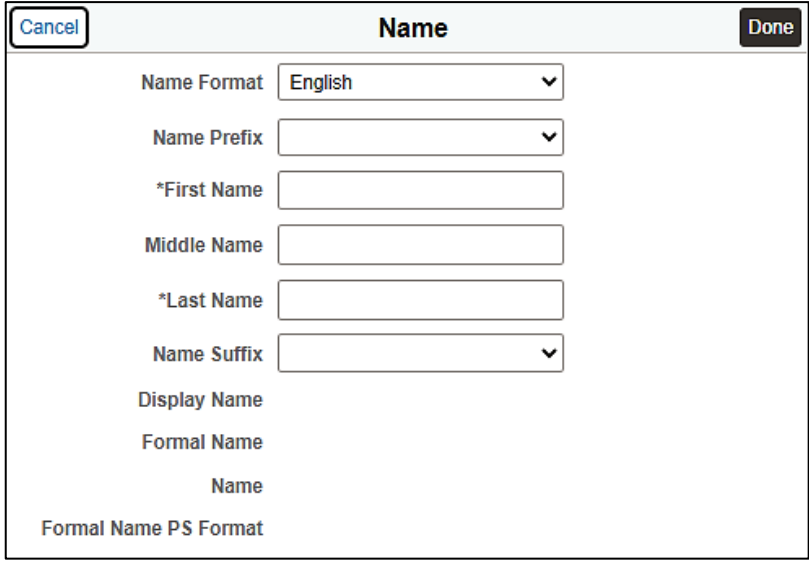
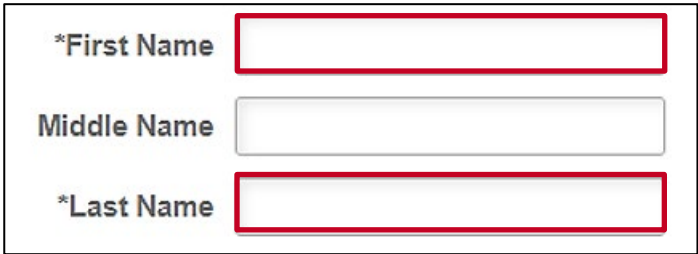
*Smoker Non Smoker

As of MM/DD/YYYY

As of MM/DD/YYYY

As of MM/DD/YYYY

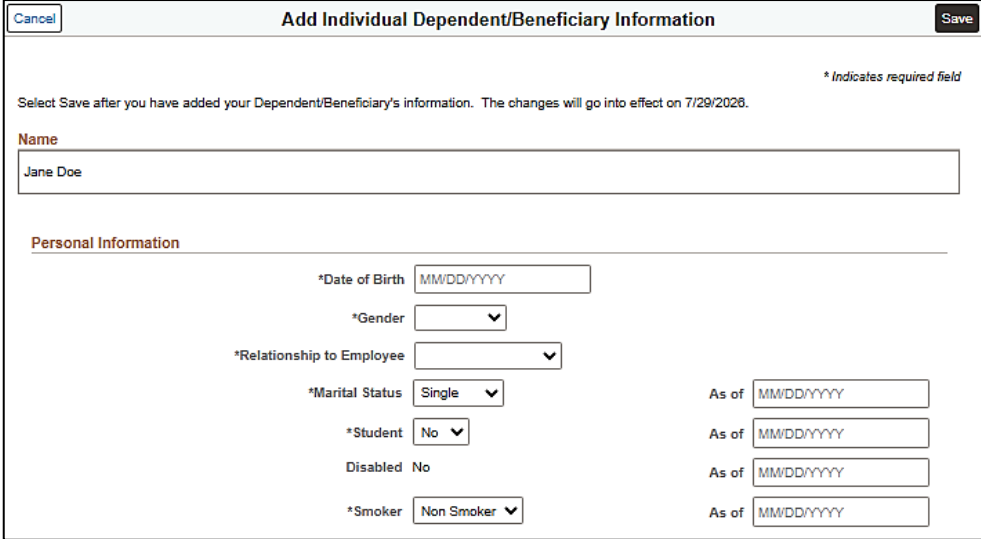
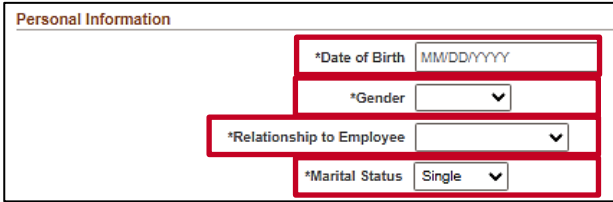
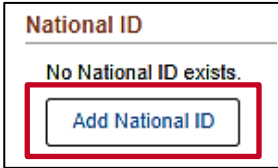
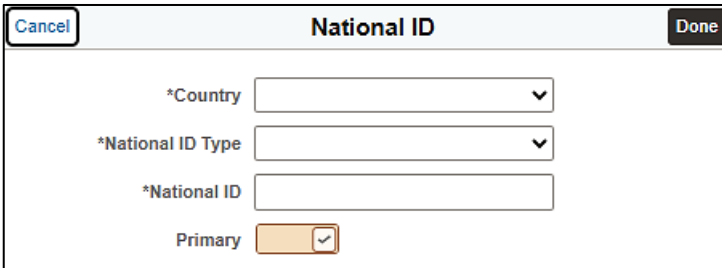
As of MM/DD/YYYY

Step	Action
33.	Click the Add Name button. 
The Name page displays in a pop-up window. 	
34.	Enter the spouse's first and last name in the corresponding fields. 
	Optionally enter the spouse's prefix, middle name, and/or suffix as applicable.
35.	Click the Done button. 

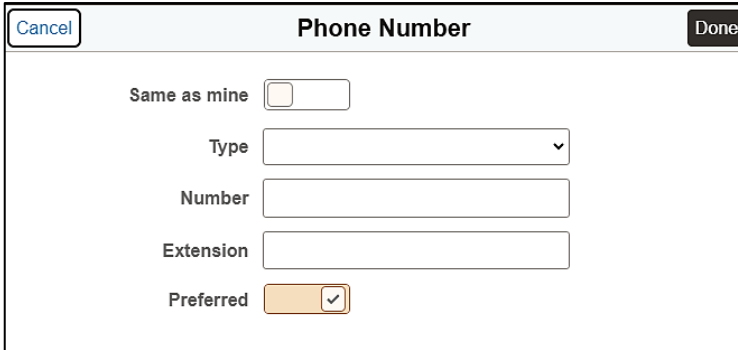
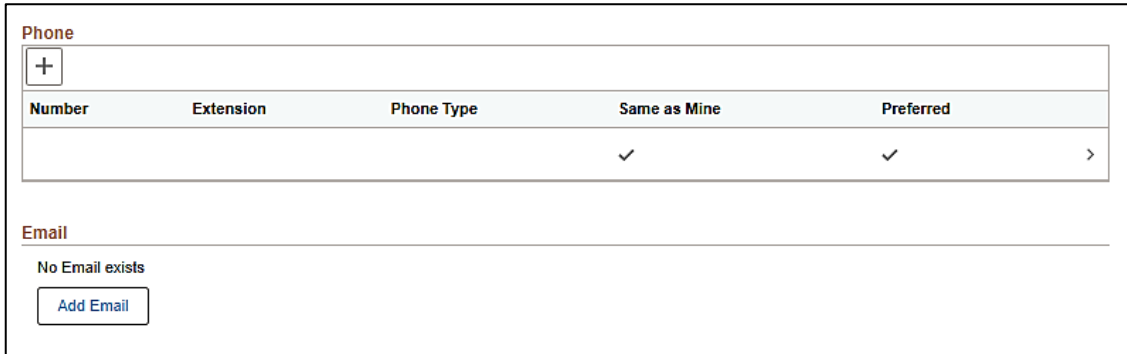
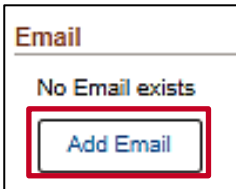


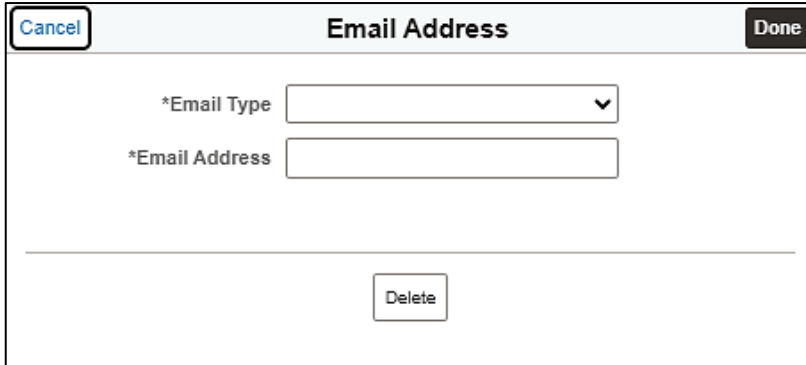
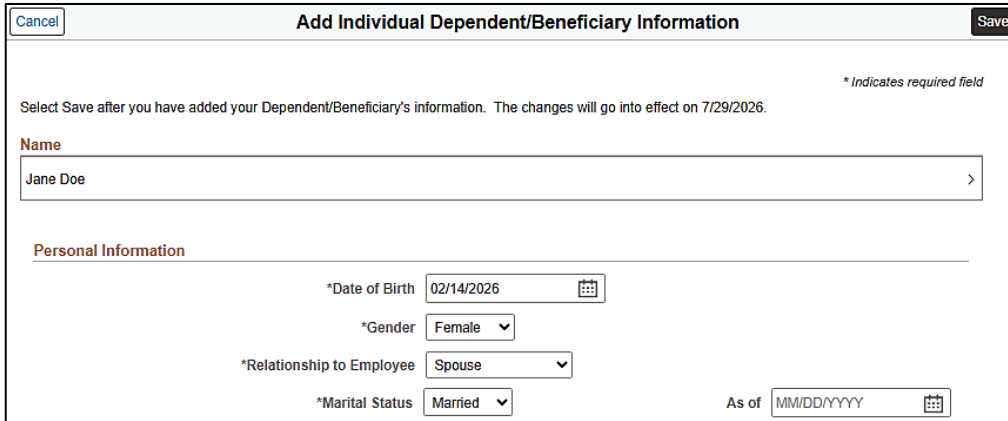
Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Add Individual Dependent/Beneficiary Information page redispays. 
36.	Complete Date of Birth, Gender, Relationship to Employee, and Marital Status fields within the Personal Information section. 
37.	Click the Add National ID button. 
	The National ID page displays in a pop-up window. 

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Step	Action
	The Phone Number page displays in a pop-up window. 
41.	Select "Yes" for the Same as mine toggle field. 
42.	Click the Done button. 
	The Add Individual Dependent/Beneficiary Information page redisplay. 
43.	Click the Add Email button. 

Step	Action
	The Email Address page displays in a pop-up window. 
44.	Select the Email Type from the Email Type dropdown menu and enter the applicable Email Address in the Email Address field. 
45.	Click the Done button. 
	The Add Individual Dependent/Beneficiary Information page redisplay. 
46.	Click the Save button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
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The **Dependent Info** page redisplay.

Note: The Dependent Type is “Unapproved Dependent”. This will change when the proper documentation is uploaded and approved by the Benefits Administrator in the next Dependent Info step.

The screenshot shows the 'Marriage Event' page. On the left is a navigation menu with items: 'Welcome to the Marriage Event' (Complete), 'Marital Status' (Complete), 'Acknowledgement' (Complete), 'Benefits Summary' (Visited), 'Personal Information' (Visited), and 'Dependent Info' (Complete). The main content area is titled 'Dependent Info' and includes an 'Add Individual' button. Below this is a table with columns: Name, Relationship, Dependent, and Dependent Type. A row shows 'Jane Doe' as the Name, 'Spouse' as the Relationship, a checkmark in the Dependent column, and 'Unapproved Dependent' in the Dependent Type column. The 'Dependent Type' cell is highlighted with a red box. Navigation buttons at the top right are 'Cancel', '< Previous', and 'Next >'.

Name	Relationship	Dependent	Dependent Type
Jane Doe	Spouse	✓	Unapproved Dependent

47. Review the information to ensure that the spouse was added and then click the **Next** button.

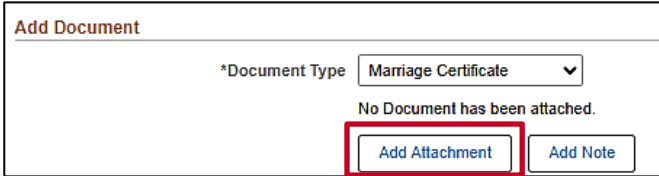
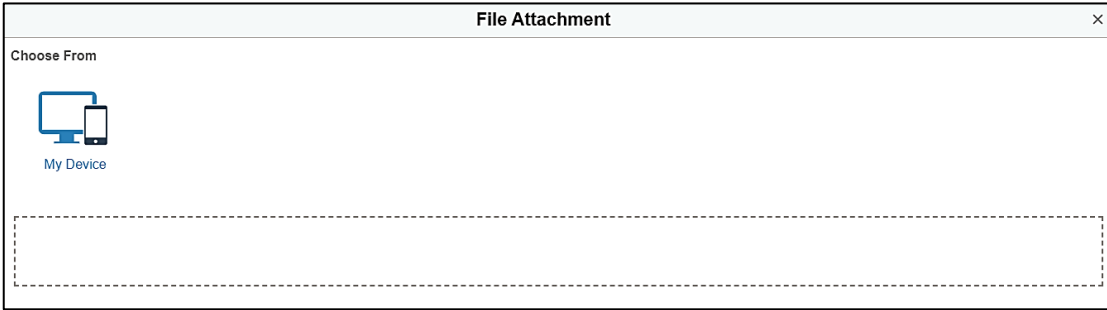
The screenshot shows the navigation buttons: 'Cancel', '< Previous', and 'Next >'. The 'Next >' button is highlighted with a red box.

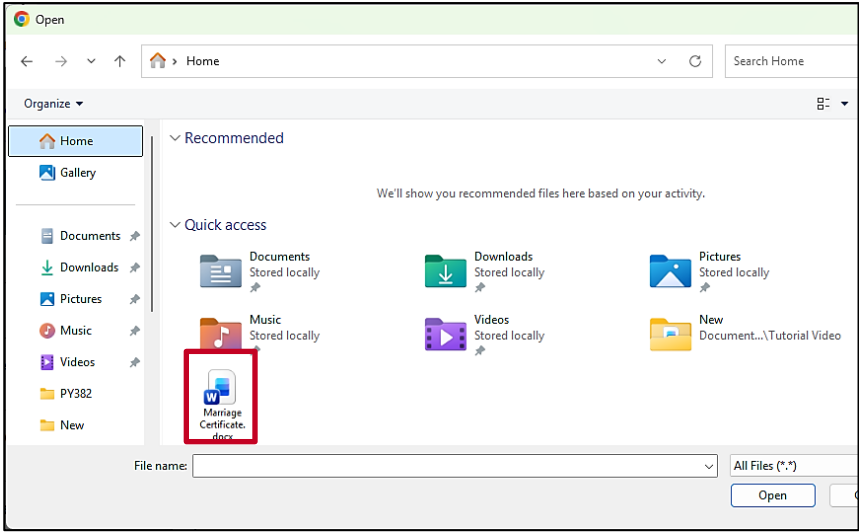
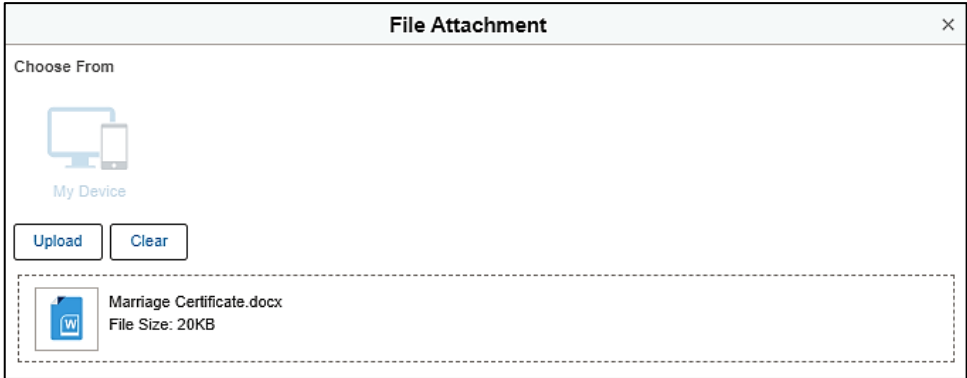
The **Fluid Document Upload** page displays.

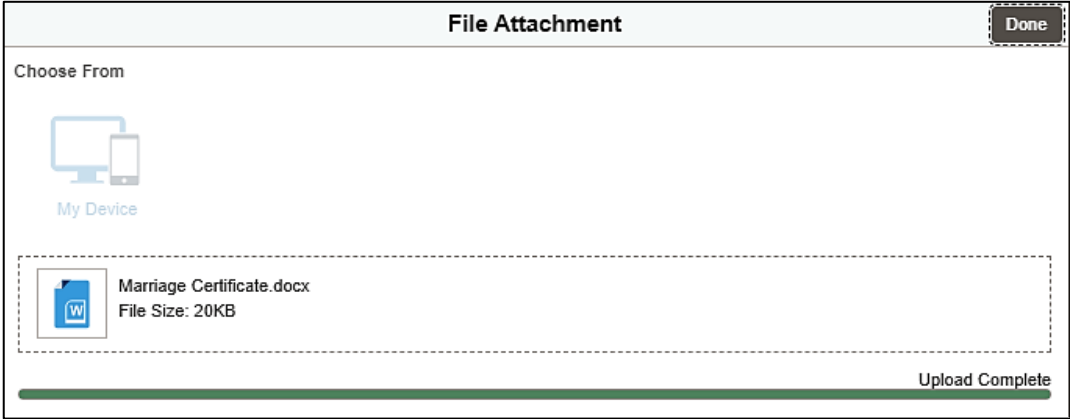
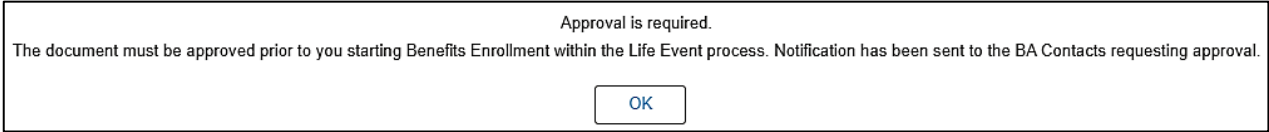
Note: The Document type is auto selected to “Marriage Certificate”.

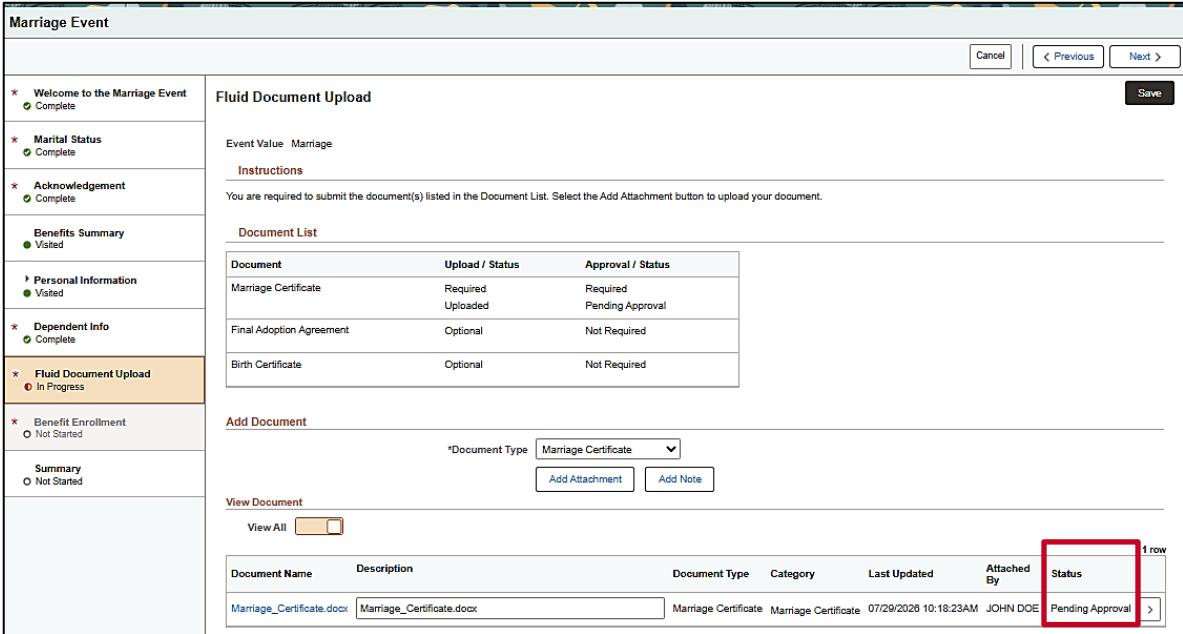
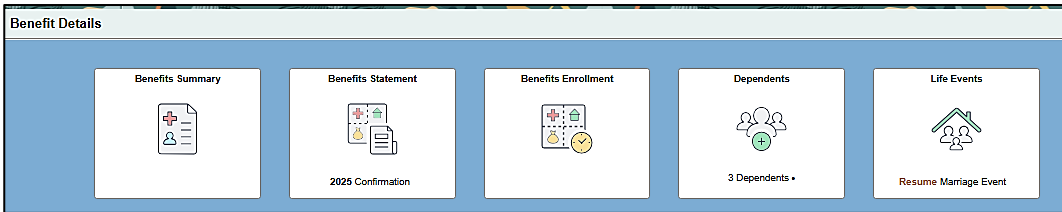
The screenshot shows the 'Marriage Event' page with the 'Fluid Document Upload' section. The left navigation menu is the same as the previous screenshot, but 'Fluid Document Upload' is now 'In Progress'. The main content area shows 'Event Value: Marriage' and 'Instructions' stating that documents must be submitted. Below is a 'Document List' table with columns: Document, Upload / Status, and Approval / Status. The table lists 'Marriage Certificate' (Required, Attachment Missing), 'Final Adoption Agreement' (Optional, Not Required), and 'Birth Certificate' (Optional, Not Required). At the bottom, there is an 'Add Document' section with a dropdown for '*Document Type' set to 'Marriage Certificate' and a message 'No Document has been attached.' with 'Add Attachment' and 'Add Note' buttons. A 'Save' button is in the top right corner. Navigation buttons at the top are 'Cancel', '< Previous', and 'Next >'.

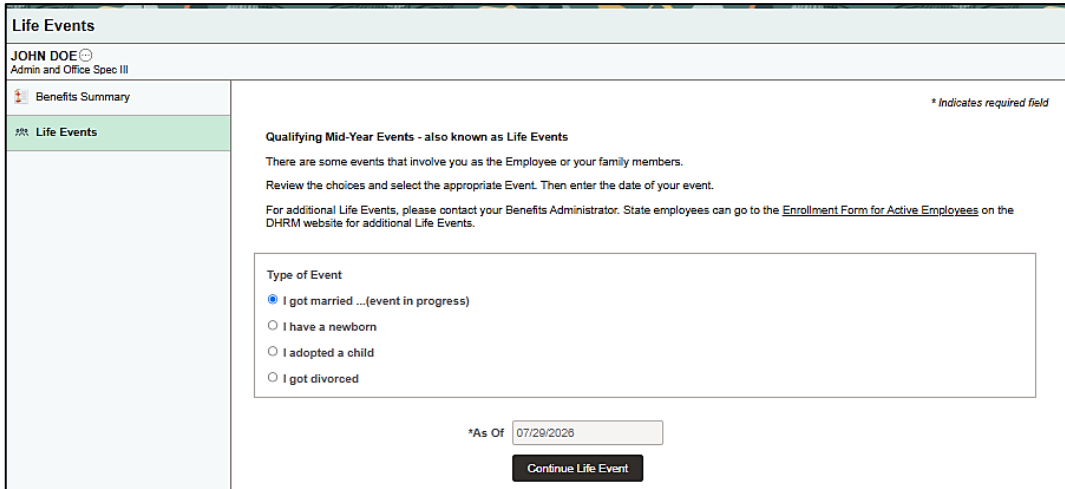
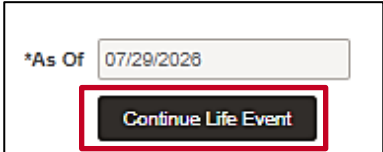
Document	Upload / Status	Approval / Status
Marriage Certificate	Required Attachment Missing	Required
Final Adoption Agreement	Optional	Not Required
Birth Certificate	Optional	Not Required

Step	Action
	If you prefer to manually submit the required documentation, cancel the life event and reach out to your Agency Benefits Administrator for enrollment.
48.	Click the Add Attachment button. 
The File Attachment page displays in a pop-up window. 	
49.	Click My Device button to upload the Marriage Certificate. 

Step	Action
50.	Select the applicable document. 
The File Attachment page redisplay with the added document. 	
51.	Click the Upload button. 

Step	Action
	The File Attachment page redisplay with the “Upload Complete” notification. Note: Additional documents can be uploaded if additional dependents need to be added. 
52.	Click the Done button. 
	The Fluid Document Upload page redisplay with “Approval is required.” message appearing in a pop-up window. 
53.	Click the OK button. 

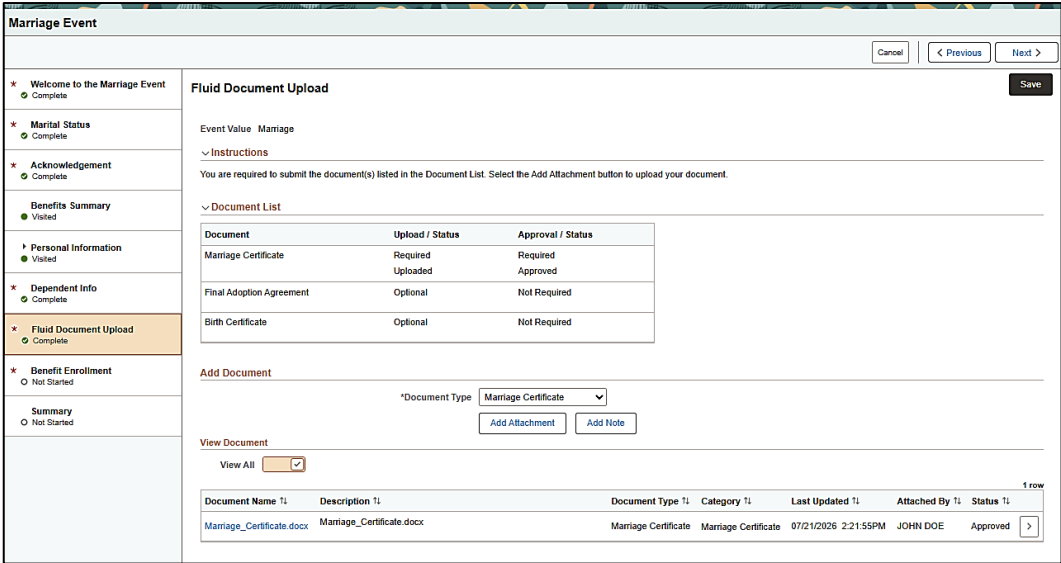
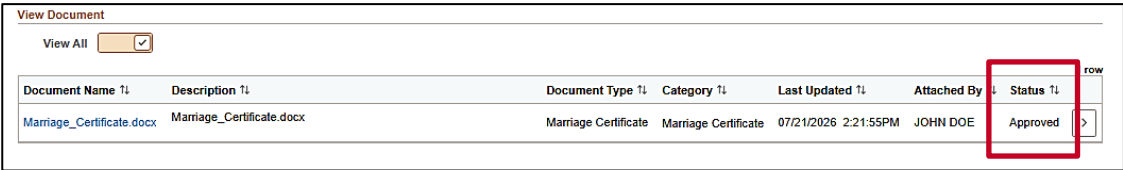
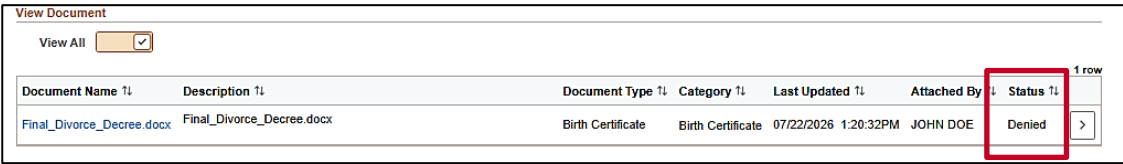
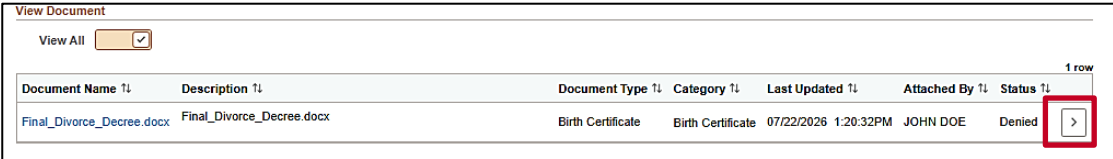
Step	Action
	The Fluid Document Upload page redisplay with the uploaded document listed at the bottom with a "Pending Approval" status. 
	After an employee submits the applicable document for the dependent, the Benefits Administrator will contact the employee directly for any additional information or supporting documentation needed to complete the Life Event. The employee will receive an email notification after the Benefits Administrator has reviewed and approved or denied the uploaded document. After the employee receives an email stating the Benefits Administrator has reviewed and approved or denied the document, reenter the system and click "Resume Life Event".
54.	To resume a life event, log back into Cardinal and use the Initiating ESS Life Events to navigate to the Benefits Details page. 

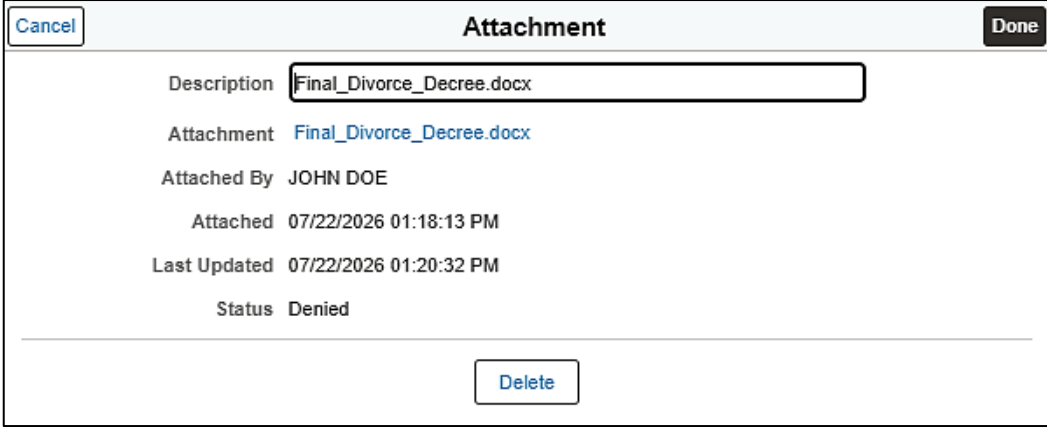
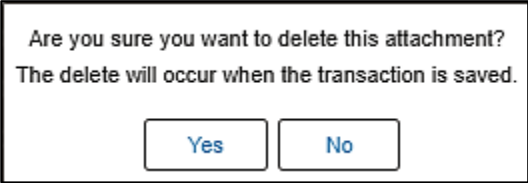
Step	Action
55.	Click on Life Events – Resume Marriage Event tile to complete creating a life event. 
The Life Events page displays. 	
56.	Click the Continue Life Event button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Fluid Document Upload page displays. 
57.	If the document status is “Approved”, continue to Step 63. 
58.	If the document status is “Denied”, contact your Benefits Administrator to address the issue. 
59.	Click the Expand icon (>) to the far right of the current name listing and follow the prompts to delete this denied document. Note: The employee cannot proceed until the “Denied” document has been removed. 

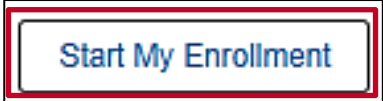
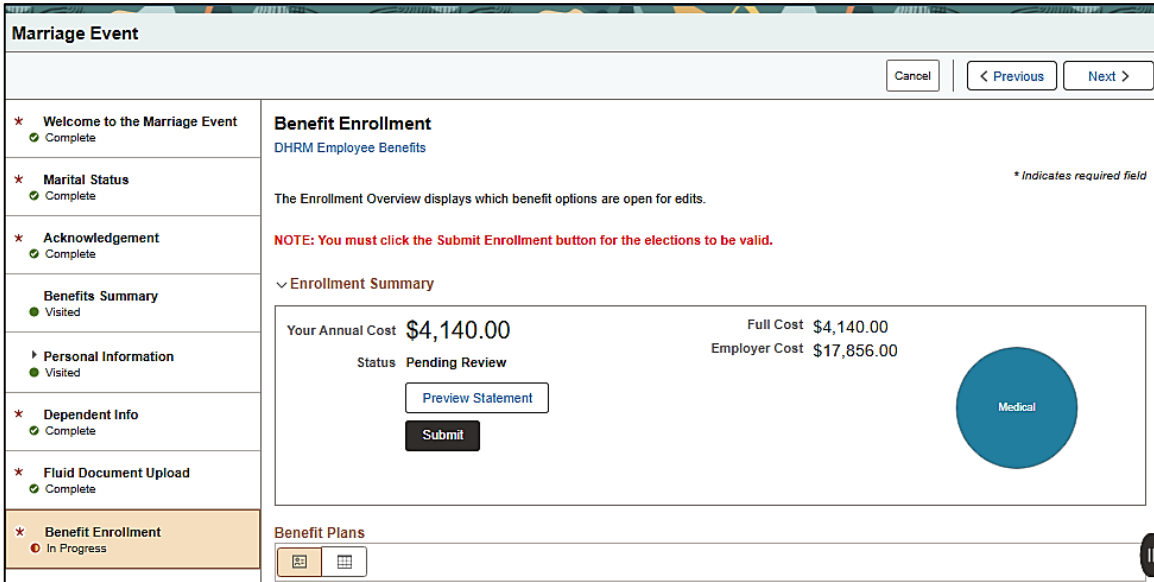
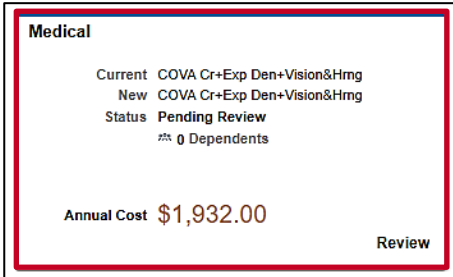
Step	Action
	The Attachment page displays in a pop-up window. 
60.	Click the Delete button and follow the prompts to delete the denied document. 
61.	The confirmation message appears in a pop-up window. 
62.	Click the Yes button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action												
	The Fluid Document Upload page redisplay. Note: Refer to Step 48 to upload the applicable document. Marriage Event Cancel < Previous Next > * Welcome to the Marriage Event Complete * Marital Status Complete * Acknowledgement Complete Benefits Summary Visited Personal Information Visited * Dependent Info Complete * Fluid Document Upload Complete * Benefit Enrollment Not Started Summary Not Started Fluid Document Upload Event Value: Marriage Instructions You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document. Document List <table><thead><tr><th>Document</th><th>Upload / Status</th><th>Approval / Status</th></tr></thead><tbody><tr><td>Marriage Certificate</td><td>Required Uploaded</td><td>Required Approved</td></tr><tr><td>Final Adoption Agreement</td><td>Optional</td><td>Not Required</td></tr><tr><td>Birth Certificate</td><td>Optional</td><td>Not Required</td></tr></tbody></table> Add Document *Document Type: Marriage Certificate Add Attachment Add Note Save	Document	Upload / Status	Approval / Status	Marriage Certificate	Required Uploaded	Required Approved	Final Adoption Agreement	Optional	Not Required	Birth Certificate	Optional	Not Required
Document	Upload / Status	Approval / Status											
Marriage Certificate	Required Uploaded	Required Approved											
Final Adoption Agreement	Optional	Not Required											
Birth Certificate	Optional	Not Required											
63.	Click the Next button. Cancel < Previous Next >												
64.	Once the document is approved, the Benefit Enrollment page displays. Birth Event Cancel < Previous Next > * Welcome to the Birth Event Complete * Birth Date Complete * Acknowledgement Complete Benefits Summary Visited * Dependent Info Complete * Fluid Document Upload Complete * Benefit Enrollment In Progress Benefit Enrollment Now we're ready to prepare your benefit options, based upon the Life Event information that you've entered. Your information will be analyzed to see if there is any impact to your eligibility for benefits, and determine whether changes to your existing enrollments are allowed. Select the 'Start My Enrollment' pushbutton to begin your benefit enrollment. Start My Enrollment												

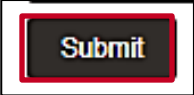
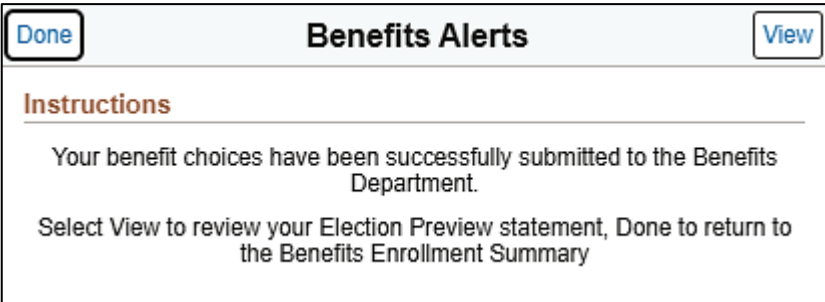
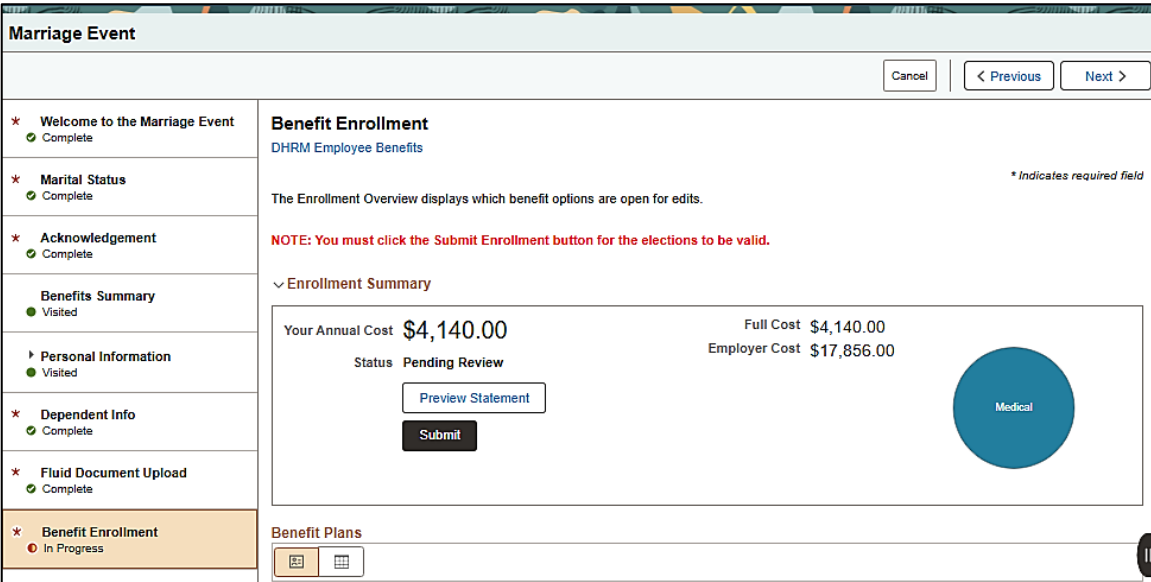
Step	Action
65.	Click the Start My Enrollment button. 
The Benefit Enrollment page refreshes. 	
66.	Click the Medical tile. 
	The Medical tile enables employees to change their medical coverage from “Single” to any applicable coverage that includes a dependent.



Employee Self-Service Job Aid

ESS How to Create a Life Event

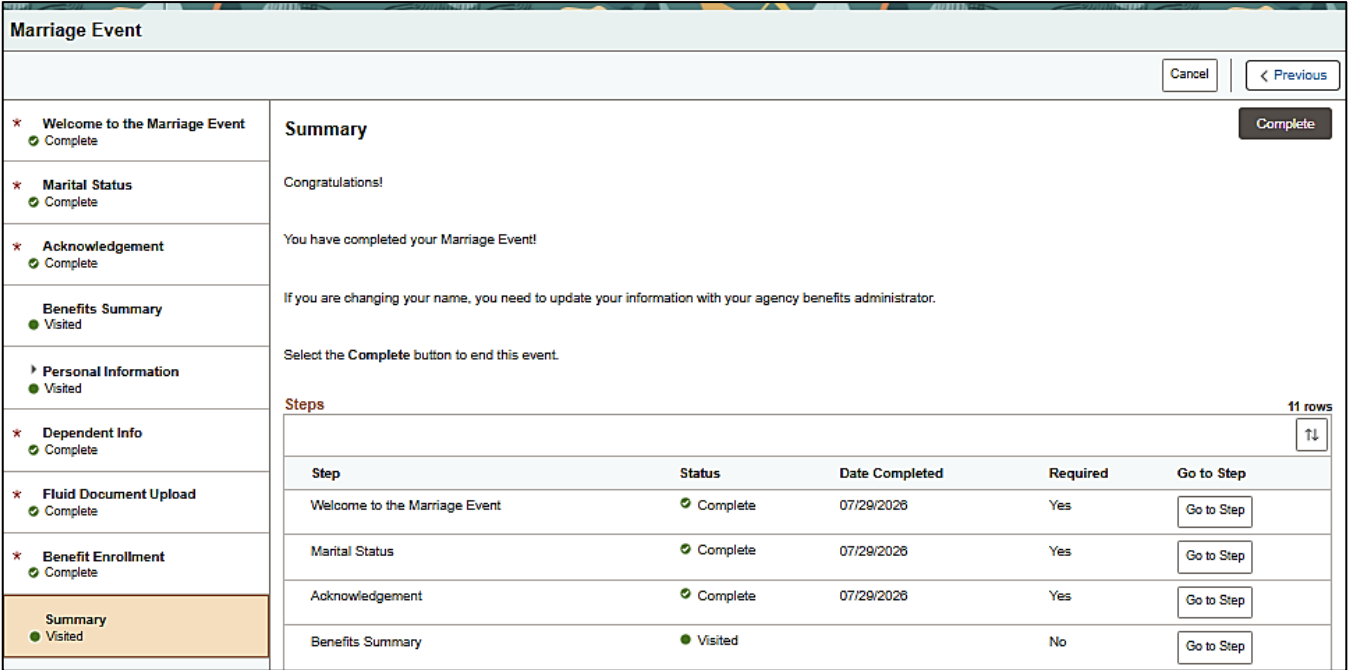
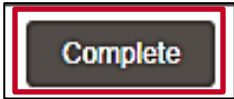
Step	Action				
	The Medical page displays. Cancel Medical Done All of our medical choices promote wellness as part of their benefits and are available to protect you and your dependents if you become sick or injured. Enroll Your Dependents The following list displays all individuals who are eligible for coverage as a dependent. Dependents with a check by their name are currently enrolled on your plan. You may enroll other eligible dependents by checking the box next to their name. If you are removing a dependent, you will need to uncheck the box next to their name. If you would like to enroll a new dependent, select Add Dependent below. Once added, you must check the box next to their name to enroll them for the new plan year. NOTE: Please follow up with your agency Benefits Administrator to provide supporting documentation to validate eligibility for all newly enrolled dependents. During Open Enrollment, you have an additional 30 days from the end of the Open Enrollment period to submit the eligibility documentation. During a QME/Life-Event, you have an additional 30 days from the election request to submit all supporting documentation. <table border="1"><thead><tr><th>Dependents</th><th>Relationship</th></tr></thead><tbody><tr><td>☐ Jane Doe</td><td>Spouse</td></tr></tbody></table> Add/Update Dependent	Dependents	Relationship	☐ Jane Doe	Spouse
Dependents	Relationship				
☐ Jane Doe	Spouse				

Step	Action
69.	Click the Submit button. 
The Benefits Alerts page displays in a pop-up window. 	
70.	Click the Done button. 
The Benefit Enrollment page redispays. 	
	To update Flex Spending deductions, click on the Flexible Spending Medical Tile and update the Annual Pledge Amount. For further information on updating the benefit enrollment information, see the Job Aid titled BN361 Enrollment Steps for an Employee. This Job Aid is located on the Cardinal website in Job Aids under Learning.



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
71.	Click the Next button. 
The Summary page displays. 	
72.	Review the summary information for accuracy and then click the Complete button. 
	The Marriage Event is complete and the overnight system processing will finalize the enrollment.



Employee Self-Service Job Aid

ESS How to Create a Life Event

Initiating a Divorce Life Event

Step	Action
1.	Navigate to the Life Events tab on the Benefit Details page as described in the Initiating ESS Life Events section of this Job Aid.

The **Life Events** tab displays.

Life Events

JOHN DOE
Prog Admin Specialist II

Benefits Summary

Life Events

* Indicates required field

Qualifying Mid-Year Events - also known as Life Events

There are some events that involve you as the Employee or your family members.

Review the choices and select the appropriate Event. Then enter the date of your event.

For additional Life Events, please contact your Benefits Administrator. State employees can go to the [Enrollment Form for Active Employees](#) on the DHRM website for additional Life Events.

Type of Event

☐ I got married

☐ I have a newborn

☐ I adopted a child

☐ I got divorced

Start Life Event

2. Click the **I got divorced** radio button option.

☒ I got divorced

The page refreshes and the **As Of** field displays.

Life Events

JOHN DOE
Human Resource Analyst II

Benefits Summary

Life Events

* Indicates required field

Qualifying Mid-Year Events - also known as Life Events

There are some events that involve you as the Employee or your family members.

Review the choices and select the appropriate Event. Then enter the date of your event.

For additional Life Events, please contact your Benefits Administrator. State employees can go to the [Enrollment Form for Active Employees](#) on the DHRM website for additional Life Events.

Type of Event

☐ I got married

☐ I have a newborn

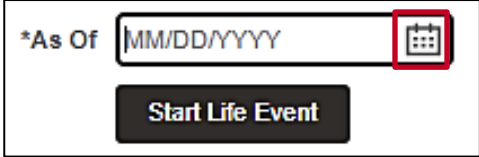
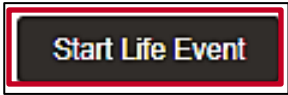
☐ I adopted a child

☒ I got divorced

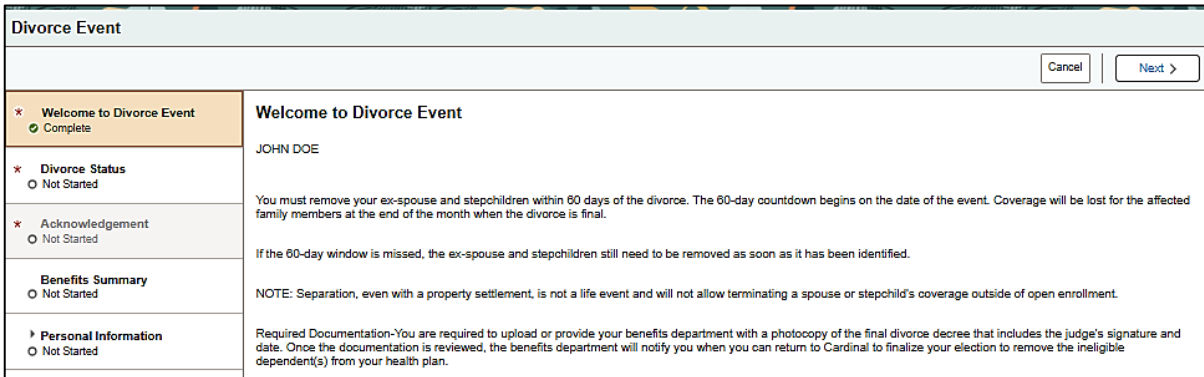
*As Of MM/DD/YYYY

Start Life Event

The Life Event must be completed within 60 days of your qualifying event or you will not be eligible to change your Benefit elections.

Step	Action
3.	Select the date of divorce using the As Of Calendar icon. 
4.	Click the Start Life Event button. 
	The Life Event must be completed within 60 days of your qualifying event or you will not be eligible to change your Benefit elections.

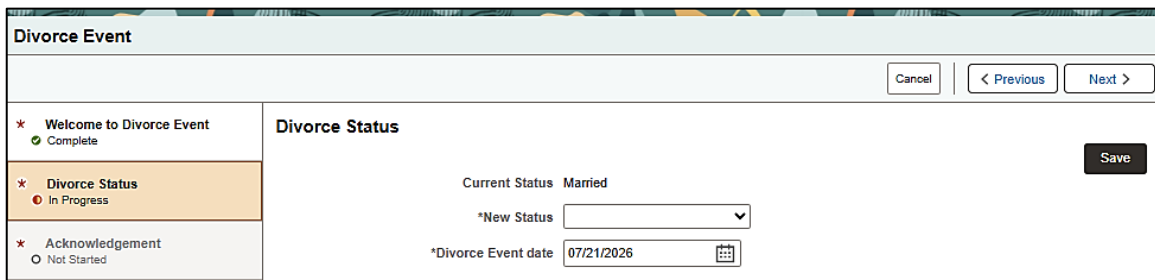
The **Welcome to Divorce Event** page displays.



5. Read through the information and then click the **Next** button.



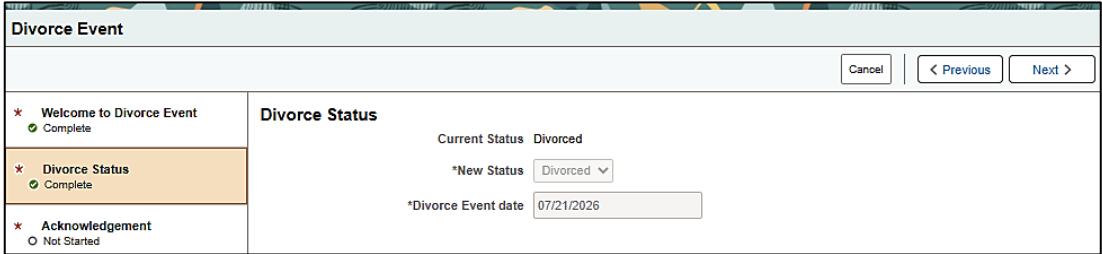
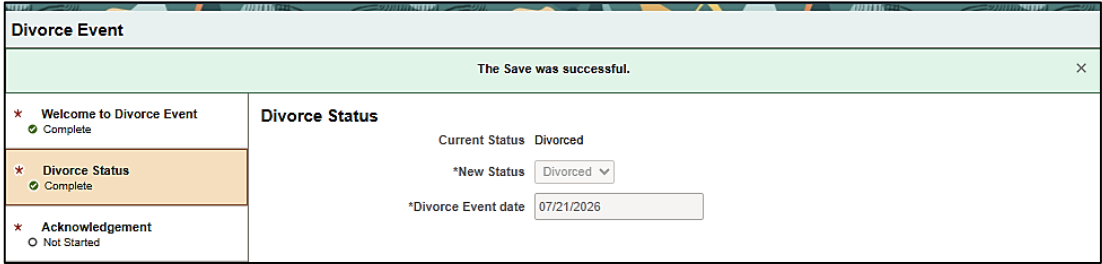
The **Divorce Status** page displays.

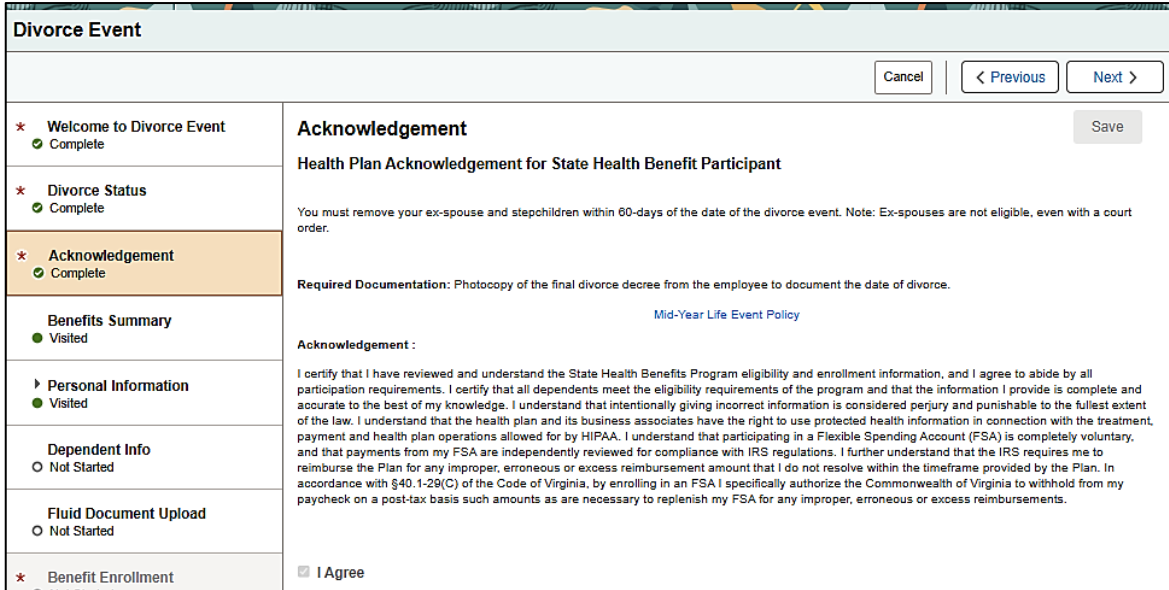




Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
6.	Click the New Status dropdown button and select "Divorced". 
7.	The Divorce Event date field will default to the date previously selected on the Life Events tab. Validate that this is the accurate date, and if required, update using the Divorce Event date Calendar icon. 
8.	Click the Save button. 
The Divorce Status page redisplay and the Save was successful message displays. Note: The Save was successful message disappears and the Divorce Status page redisplay. 	
9.	Click the Next button. 

Step	Action
	The Acknowledgement page displays. 
10.	Read through the information (scroll up/down as needed) and then select the I Agree checkbox option. 
11.	Click the Save button. 

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Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
------	--------

The **Personal Information – Name** page displays.

Divorce Event

Cancel | < Previous | Next >

- * Welcome to Divorce Event
✓ Complete
- * Divorce Status
✓ Complete
- * Acknowledgement
✓ Complete
- Benefits Summary
● Visited
- Personal Information
● Visited
- Name**
● Visited

Personal Information - Name

Your Formal Name identifies you for official purposes such as government documents. Your Display Name is the name you wish to be known by and will appear on most transactions and reports.

Current >

Formal Name Display Name Details ▾

14. The user's current name displays. If the divorce resulted in a name change for the user, click the **Expand (>)** icon to the far right of the current name listing. If the divorce did not result in a name change for the user, skip to **Step 17**.

Note: If this option is not available, the agency does not allow the change and the Agency HR Administrator will need to be contacted.

Current >

Formal Name Display Name Details ▾

The **Name** page displays in a pop-up window.

Cancel Save

Name

* Indicates required field

Current

Display Name

Formal Name

Proposed

Change As Of 07/29/2026

Name Prefix Ms

*First Name

Middle Name

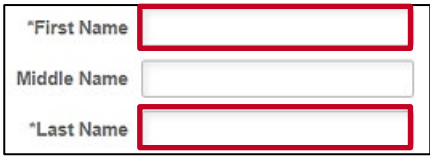
*Last Name

Name Suffix

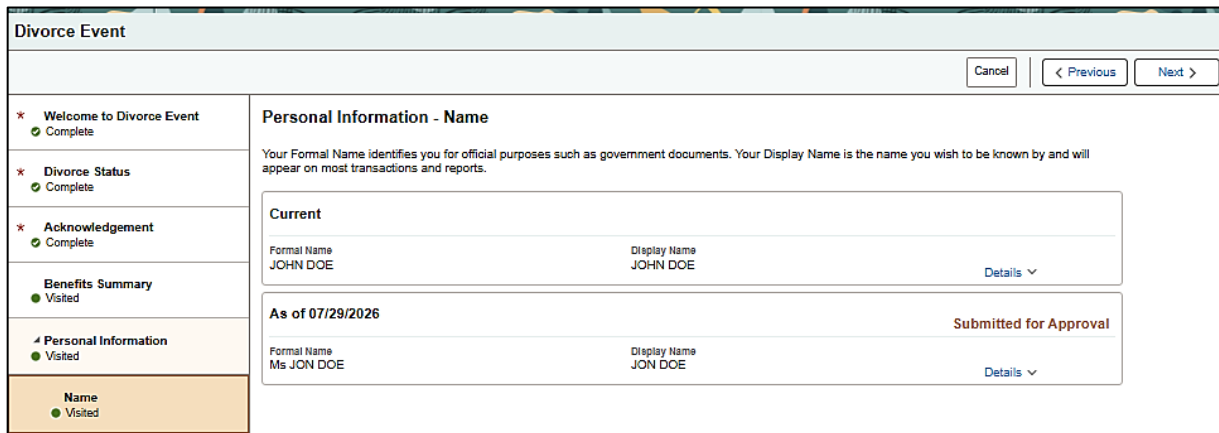
New

Display Name

Formal Name

Step	Action
15.	Enter the first and new last name in the corresponding fields. 
	Optionally, add the prefix, middle name, and/or suffix as applicable.
16.	Click the Save button. 

The **Personal Information – Name** page redisplay with the name change “Submitted for Approval”



Divorce Event

Cancel | < Previous | Next >

- * Welcome to Divorce Event
Complete
- * Divorce Status
Complete
- * Acknowledgement
Complete
- Benefits Summary
Visited
- Personal Information
Visited
- Name**
Visited

Personal Information - Name

Your Formal Name identifies you for official purposes such as government documents. Your Display Name is the name you wish to be known by and will appear on most transactions and reports.

Current

Formal Name JOHN DOE	Display Name JOHN DOE	Details ▾
-------------------------	--------------------------	-----------

As of 07/29/2026

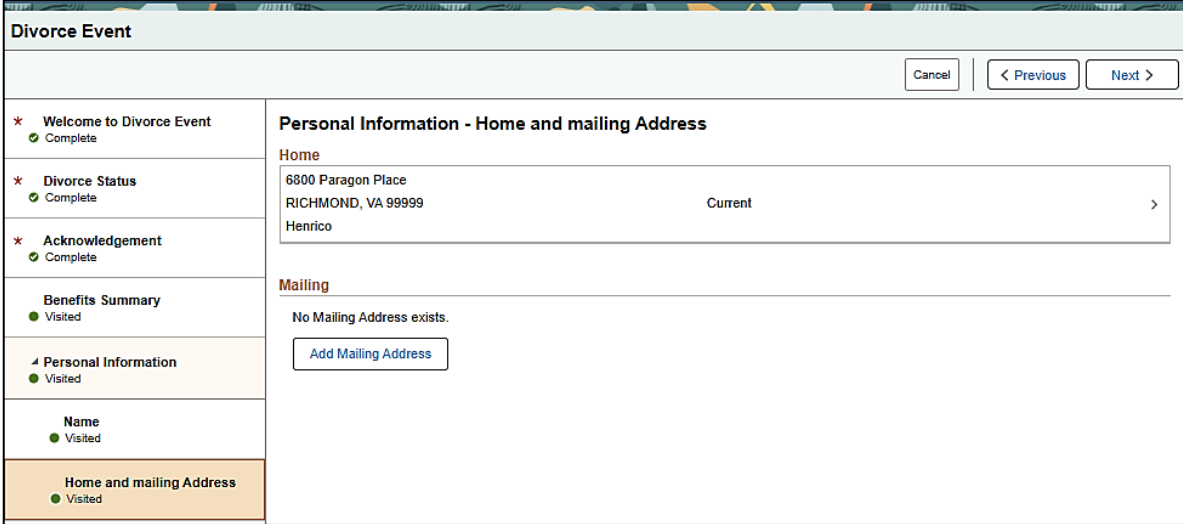
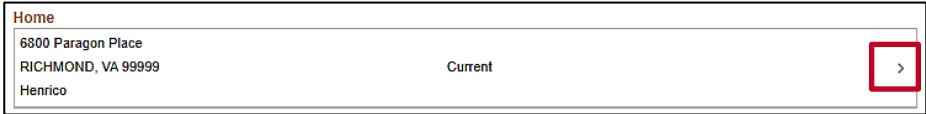
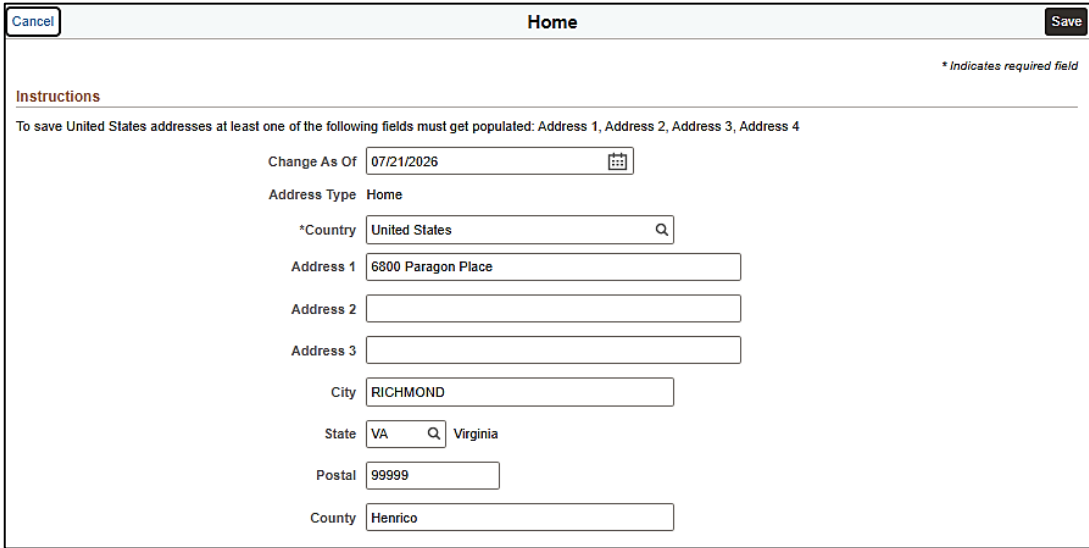
Formal Name Ms JON DOE	Display Name JON DOE	Submitted for Approval Details ▾
---------------------------	-------------------------	-------------------------------------

17.	Click the Next button. 
-----	--



Employee Self-Service Job Aid

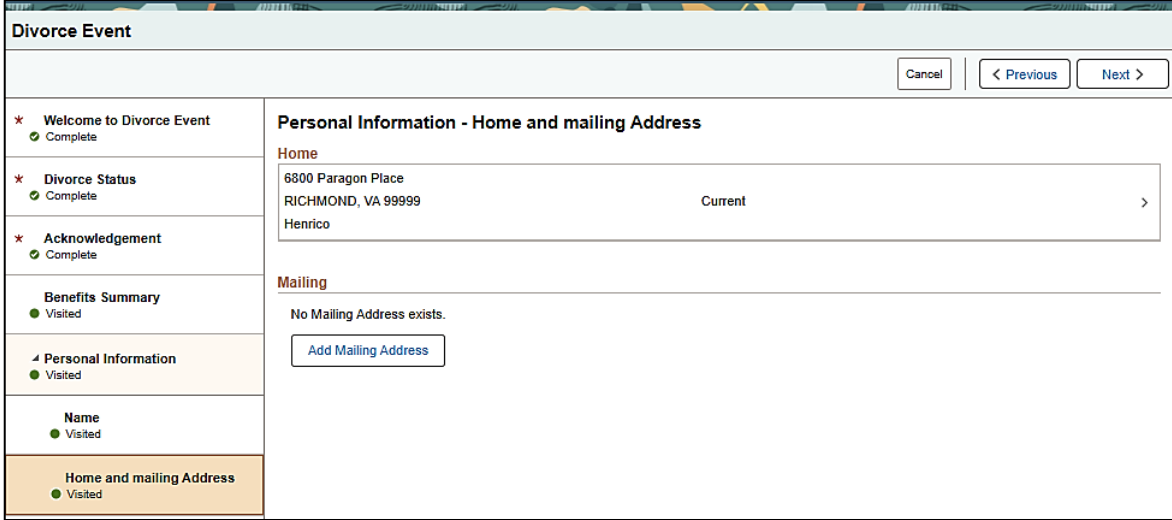
ESS How to Create a Life Event

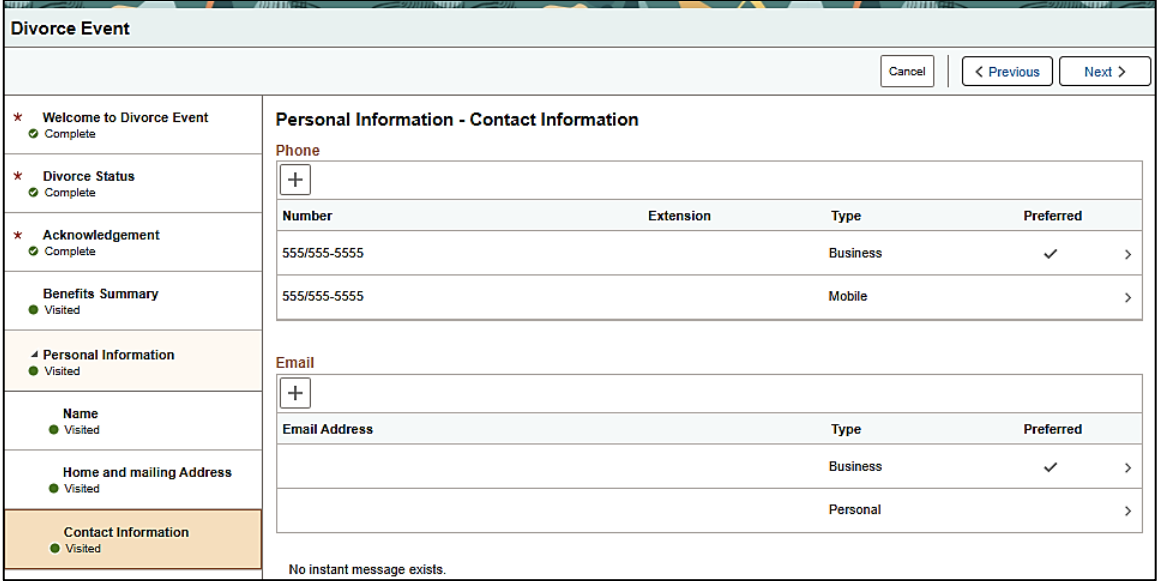
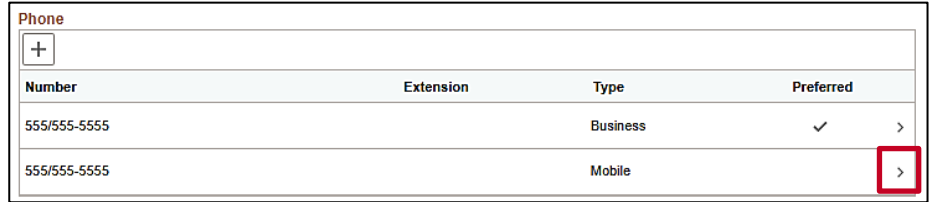
Step	Action
	The Personal Information – Home and mailing Address page displays. 
18.	The user's current home address displays. If the divorce has resulted in a personal address change, click the Expand (>) icon to the far right of the current home address listing. If the divorce did not result in a personal address change, skip to Step 21. 
	The Address page displays in a pop-up window. 
19.	Update the home address information as needed using the corresponding fields.

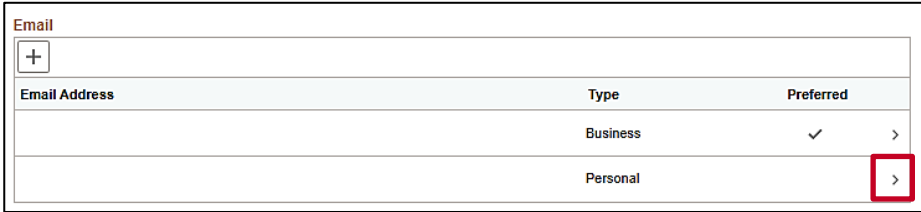
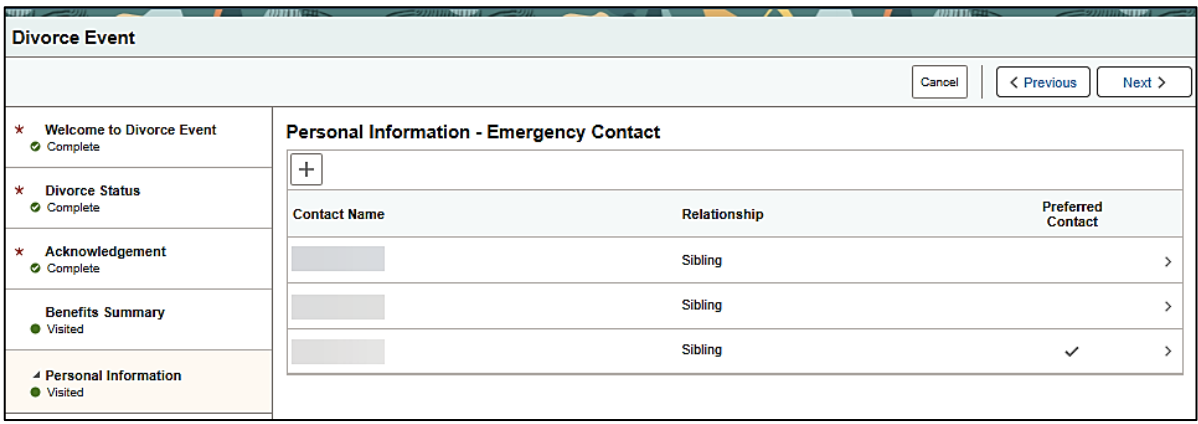
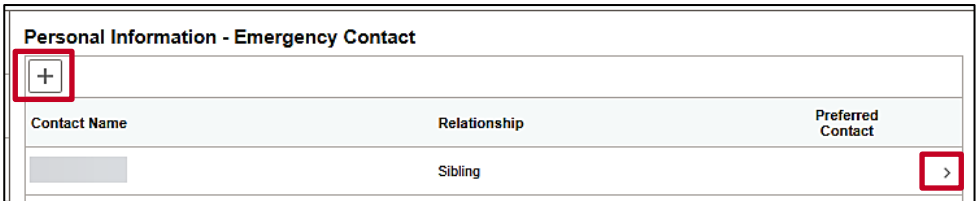


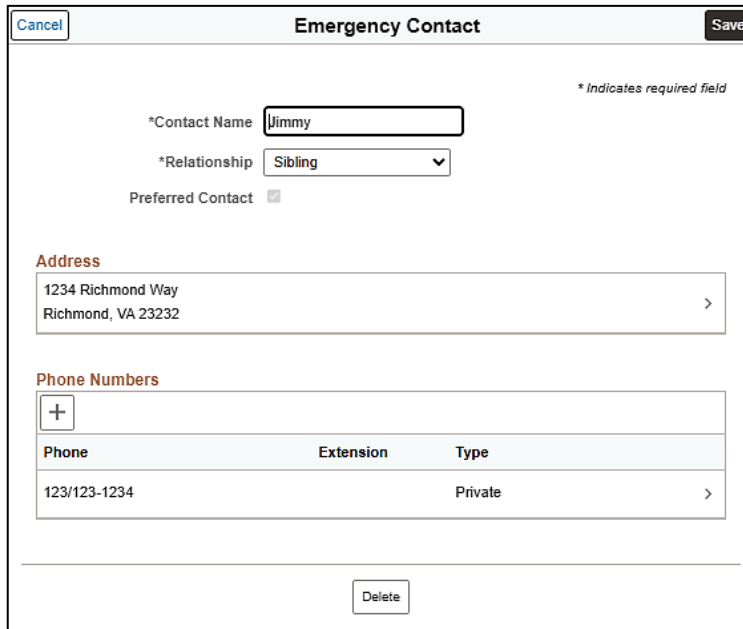
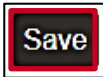
Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
20.	Click the Save button. 
The Personal Information – Home and mailing Address page redisplay. 	
21.	Click the Next button. 

Step	Action
	The Personal Information – Contact Information page displays. 
22.	To add a phone number, click the Add Phone Number (+) button and enter the applicable phone number information. 
	To update a Number, click the Expand (>) icon to the far right of the Number listing and update the Number information. 
23.	To add an Email Address, click the Add Email (+) button. 

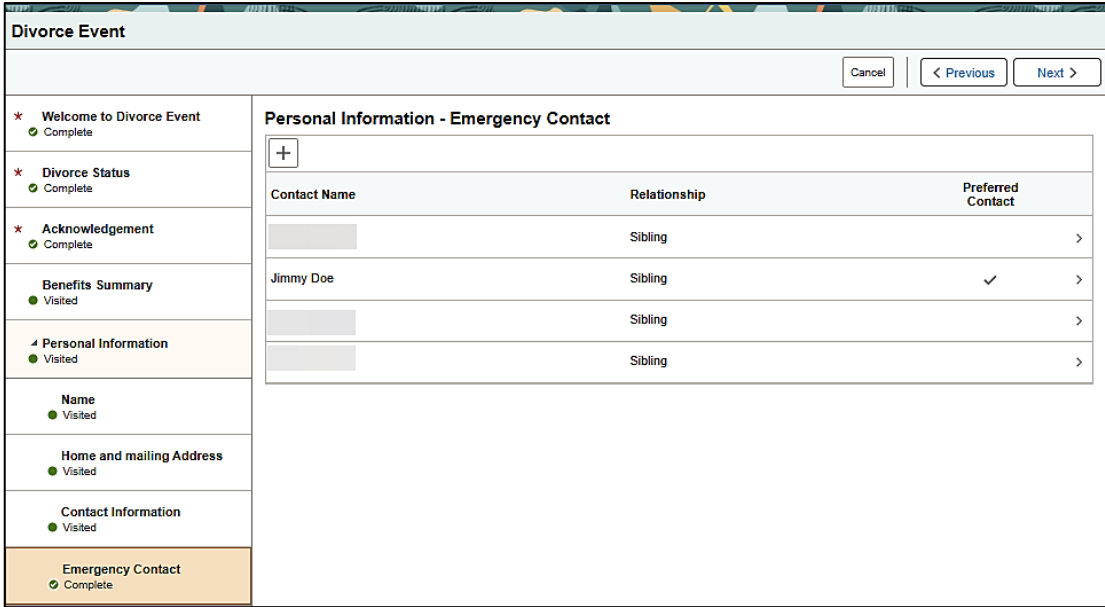
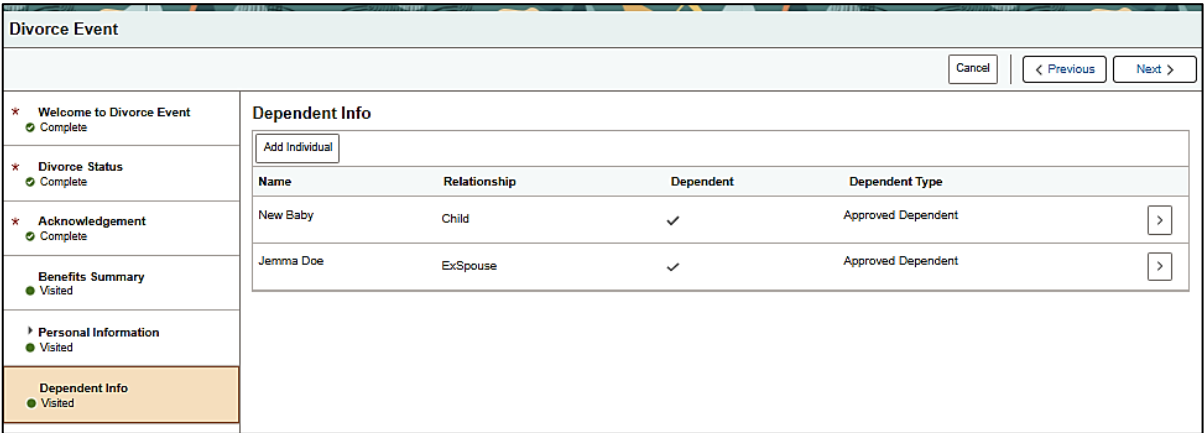
Step	Action
24.	To update an Email Address, click the Expand (>) icon to the far right of the Email Address listing and update the Email Address information. 
	Business Email Addresses cannot be updated through Employee Self-Service (ESS). Contact an Agency HR Administrator to update the business Email Address.
25.	Click the Next button. 
The Personal Information – Emergency Contact page displays. 	
26.	Click the Add Emergency Contact (+) button or the Expand (>) icon to add an additional emergency contact or update an existing emergency contact respectively. 

Step	Action
	If an emergency contact has not yet been established, click the Add Emergency Contact button to add the first emergency contact. No emergency contact exists. Add Emergency Contact
The Emergency Contact page displays in a pop-up window. 	
27.	Update or add the applicable contact information for the emergency contact in the corresponding fields.
28.	Click the Save button.
	



Employee Self-Service Job Aid

ESS How to Create a Life Event

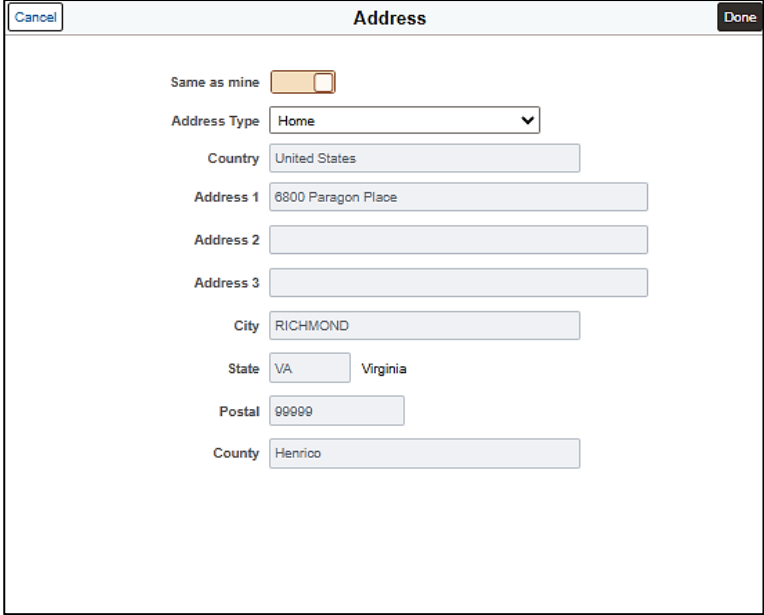
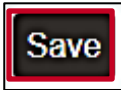
Step	Action
	The Personal Information – Emergency Contact page returns. 
29.	Click the Next button. 
	The Dependent Info page displays. 
30.	Click the Expand (>) icon to change the personal information for the spouse being removed. 



Employee Self-Service Job Aid

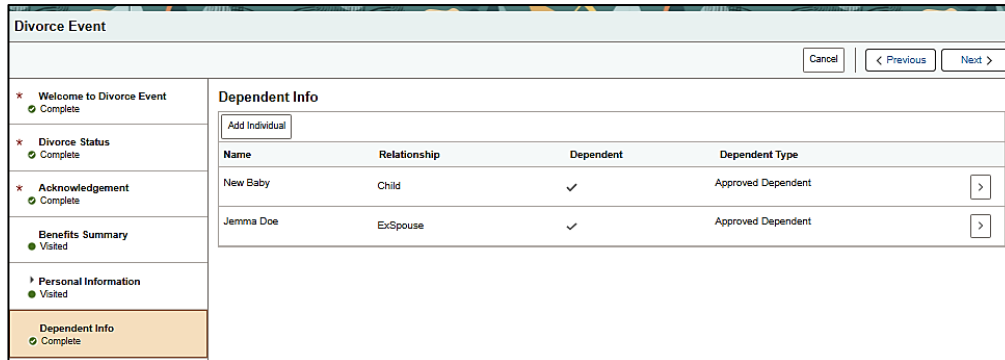
ESS How to Create a Life Event

Step	Action
	The Update Individual Dependent/Beneficiary Information page displays. Cancel Update Individual Dependent/Beneficiary Information Save * Indicates required field Select Save after you have edited your Dependent's information. The changes will go into effect on 7/21/2026. Name Jemma Doe > Personal Information *Date of Birth 02/14/1990 *Gender Female *Relationship to Employee ExSpouse *Marital Status Divorced *Student No Disabled No *Smoker Non Smoker

Step	Action
33.	The Address page displays in a pop-up window. 
34.	Click the Same as mine toggle. 
35.	Update the Ex Spouse's address as appropriate.
36.	Click the Done button. 
37.	Click the Save button. 

Step	Action
------	--------

The **Dependent Info** page redisplay.



Divorce Event

Cancel < Previous Next >

* Welcome to Divorce Event
 Complete

* Divorce Status
 Complete

* Acknowledgement
 Complete

Benefits Summary
 Visited

Personal Information
 Visited

Dependent Info
 Complete

Dependent Info

Add Individual

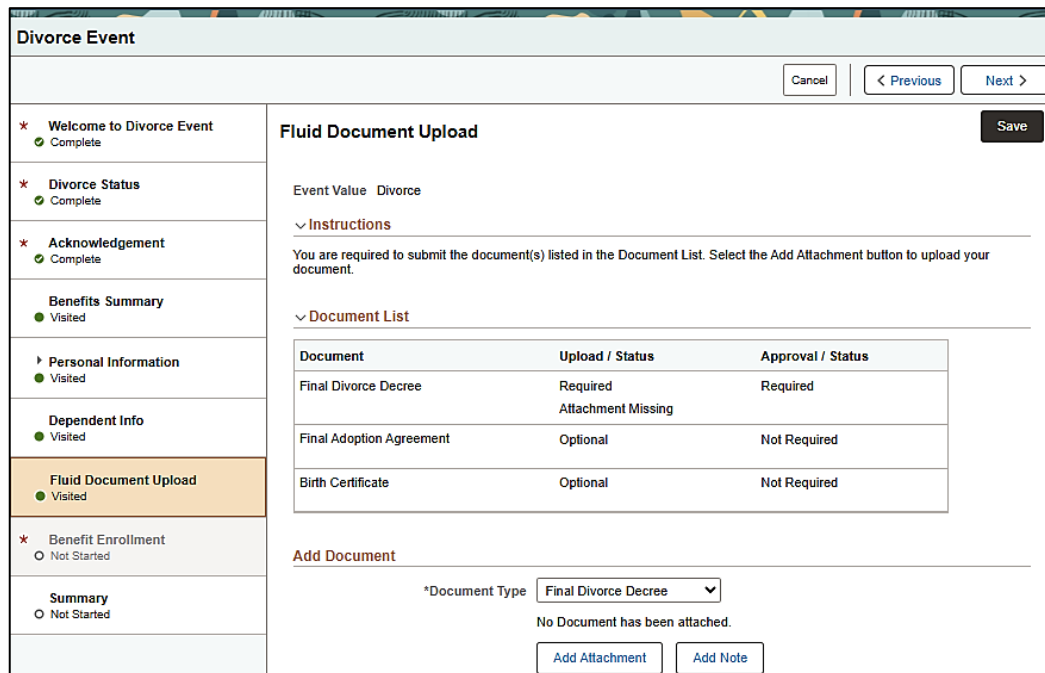
Name	Relationship	Dependent	Dependent Type
New Baby	Child	✓	Approved Dependent
Jemma Doe	ExSpouse	✓	Approved Dependent

38. Click the **Next** button.



Cancel < Previous **Next >**

The **Fluid Document Upload** page displays.



Divorce Event

Cancel < Previous Next >

* Welcome to Divorce Event
 Complete

* Divorce Status
 Complete

* Acknowledgement
 Complete

Benefits Summary
 Visited

Personal Information
 Visited

Dependent Info
 Visited

Fluid Document Upload
 Visited

* Benefit Enrollment
 Not Started

Summary
 Not Started

Fluid Document Upload

Event Value: Divorce

Instructions

You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document.

Document List

Document	Upload / Status	Approval / Status
Final Divorce Decree	Required Attachment Missing	Required
Final Adoption Agreement	Optional	Not Required
Birth Certificate	Optional	Not Required

Add Document

*Document Type: Final Divorce Decree

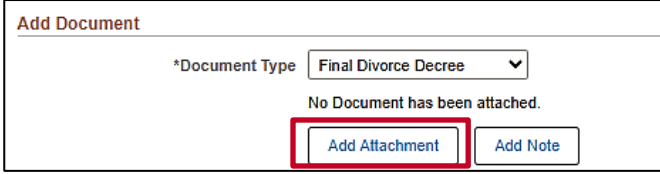
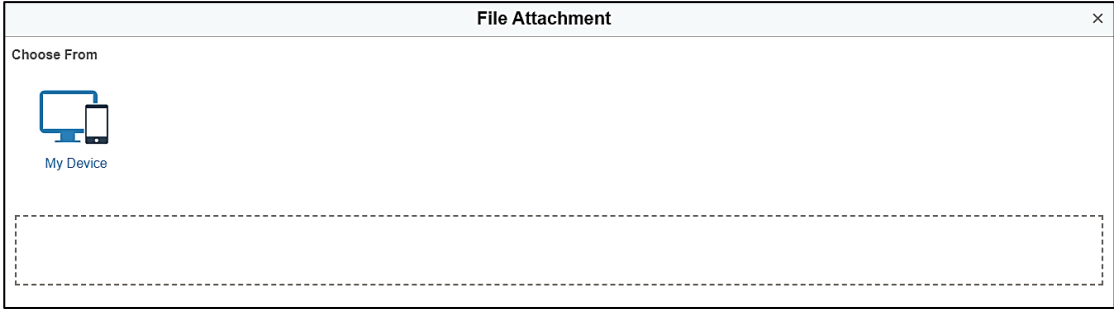
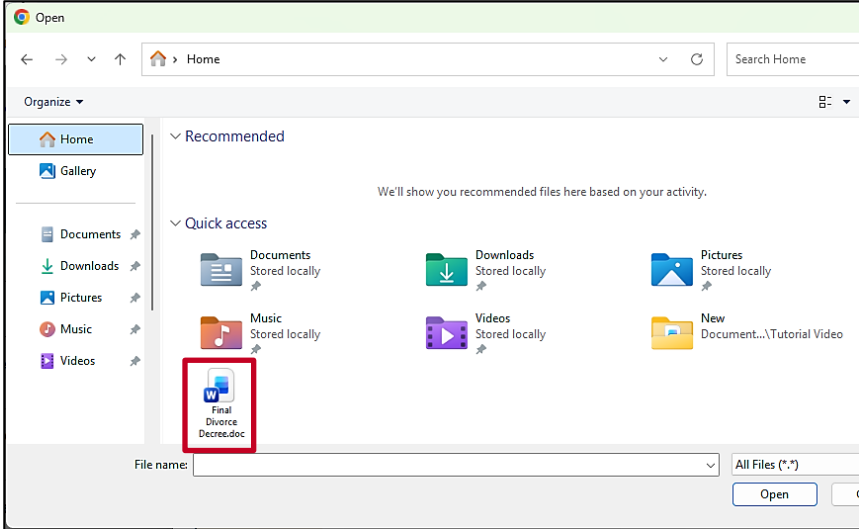
No Document has been attached.

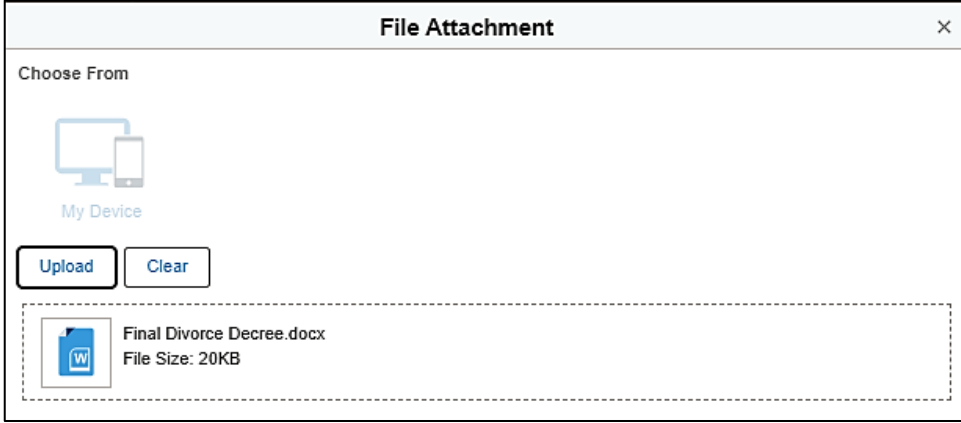
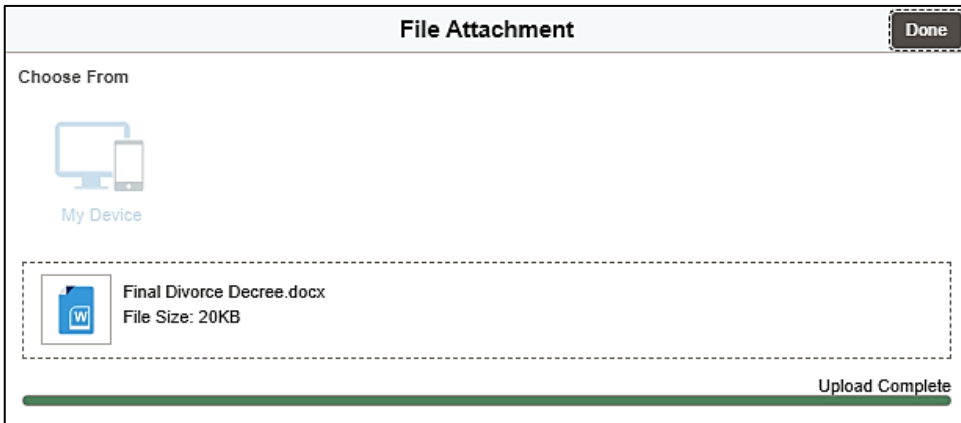
Add Attachment Add Note

Save



If you prefer to manually submit the required documentation, cancel the life event and reach out to your Agency Benefits Administrator for enrollment.

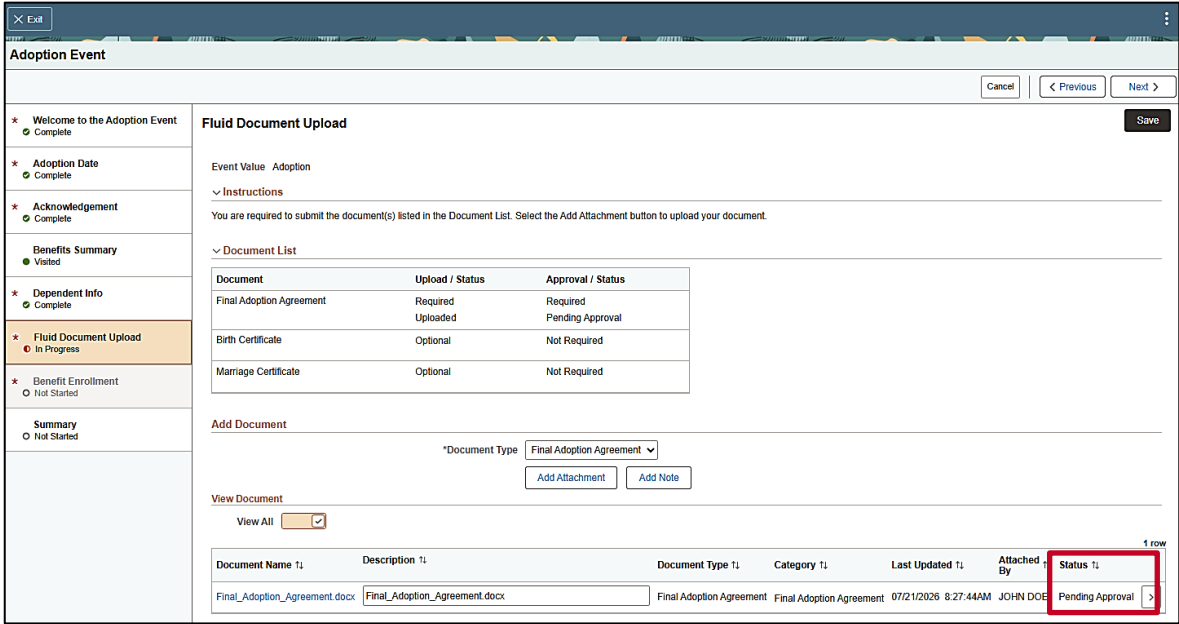
Step	Action
39.	Click the Add Attachment button to upload your “Final Divorce Decree”. 
40.	The File Attachment page displays in a pop-up window. 
41.	Click My Device button to upload the Marriage Certificate. 
42.	Select the applicable document. 

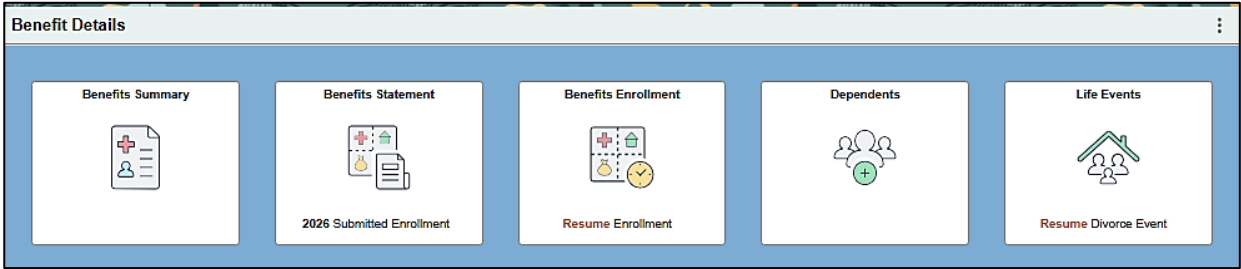
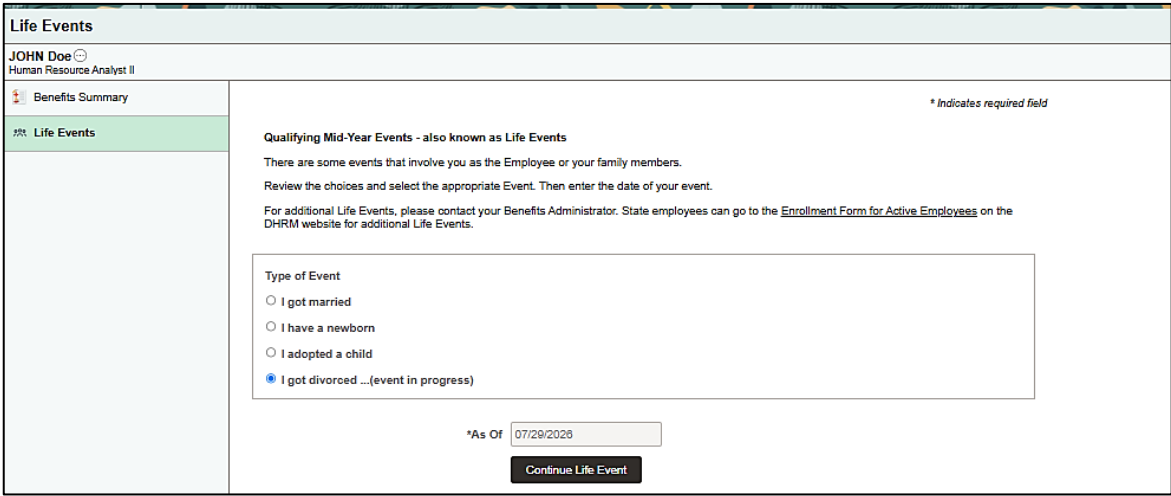
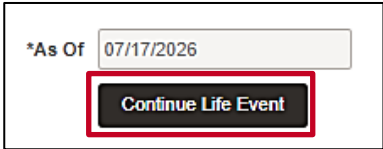
Step	Action
	The File Attachment page redisplay with the added document. 
43.	Click the Upload button. 
	The File Attachment page redisplay with the “Upload Complete” notification. Note: Additional documents can be uploaded if additional dependents need to be added. 
44.	Click the Done button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
	The Fluid Document Upload page redisplay with “Approval is required.” message appearing in a pop-up window. Approval is required. The document must be approved prior to you starting Benefits Enrollment within the Life Event process. Notification has been sent to the BA Contacts requesting approval. OK
45.	Click the OK button. OK
	The Fluid Document Upload page redisplay with the uploaded document listed at the bottom with a “Pending Approval” status. 
	After the employee submits the applicable document for the dependent, the Benefits Administrator will contact the employee directly for any additional information or supporting documentation needed to complete the Life Event. The employee will receive an email notification after the Benefits Administrator has reviewed and approved or denied the uploaded document. After the employee receives an email stating the Benefits Administrator has reviewed and approved or denied the document, reenter the system and click “Resume Life Event”.

Step	Action
46.	To resume a life event, log back into Cardinal and use the Initiating ESS Life Events to navigate to the Benefits Details page. 
47.	Click on Life Events – Resume Divorce Event tile to complete creating a life event. 
The Life Events page displays. 	
48.	Click the Continue Life Event button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step

Action

The **Fluid Document Upload** page displays.

Divorce Event

Cancel

< Previous

Next >

Save

★ Welcome to Divorce Event

● Complete

★ Divorce Status

● Complete

★ Acknowledgement

● Complete

Benefits Summary

● Visited

Personal Information

● Visited

Dependent Info

● Visited

Fluid Document Upload

● Complete

★ Benefit Enrollment

○ Not Started

Summary

○ Not Started

Fluid Document Upload

Event Value Divorce

Instructions

You are required to submit the document(s) listed in the Document List. Select the Add Attachment button to upload your document.

Document List

Document	Upload / Status	Approval / Status
Final Divorce Decree	Required Uploaded	Required Approved
Final Adoption Agreement	Optional	Not Required
Birth Certificate	Optional	Not Required

Add Document

*Document Type Final Divorce Decree

Add AttachmentAdd Note

View Document

View All

Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Final_Divorce_Decree.docx	Final_Divorce_Decree.docx	Final Divorce Decree	Final Divorce Decree	07/22/2026 9:41:06AM	JOHN DOE	Approved

49.

If the document status is “Approved”, continue to **Step 55**.

View Document

View All

Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Birth_Certificate.docx	Birth_Certificate.docx	Birth Certificate	Birth Certificate	07/22/2026 1:03:44PM	JOHN DOE	Approved

50.

If the document status is “Denied”, contact your Benefits Administrator to address the issue.

View Document

View All

Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Final_Divorce_Decree.docx	Final_Divorce_Decree.docx	Birth Certificate	Birth Certificate	07/22/2026 1:20:32PM	JOHN DOE	Denied

51.

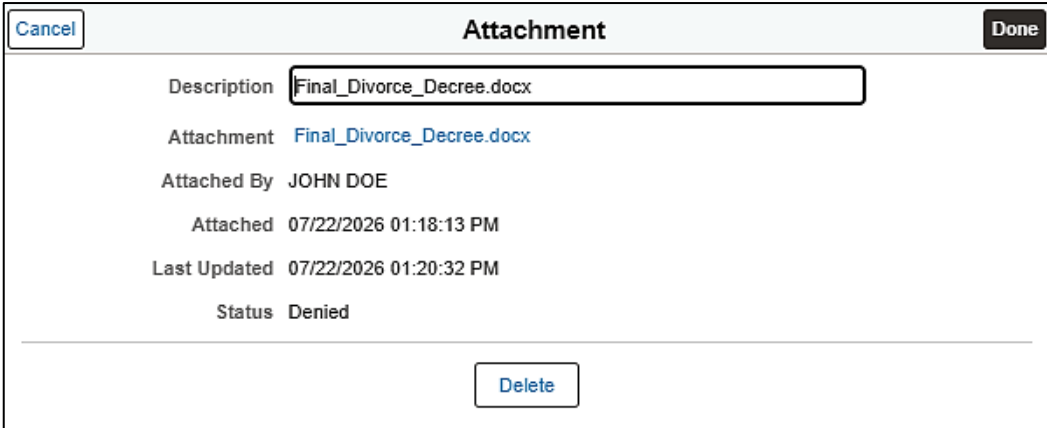
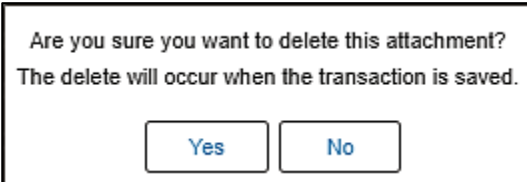
Click the **Expand** icon (>) to the far right of the current name listing and follow the prompts to delete this denied document.

Note: The employee cannot proceed until the “Denied” document has been removed.

View Document

View All

Document Name	Description	Document Type	Category	Last Updated	Attached By	Status
Final_Divorce_Decree.docx	Final_Divorce_Decree.docx	Birth Certificate	Birth Certificate	07/22/2026 1:20:32PM	JOHN DOE	Denied

Step	Action
	The Attachment page displays in a pop-up window. 
52.	Click the Delete button and follow the prompts to delete the denied document. 
53.	The confirmation message appears in a pop-up window. 
54.	Click the Yes button. 



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ESS How to Create a Life Event

Step	Action
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The **Fluid Document Upload** page redisplay.

Note: Refer to **Step 39** to upload the applicable document.

Document	Upload / Status	Approval / Status
Birth Certificate	Required Attachment Missing	Required
Final Adoption Agreement	Optional	Not Required
Marriage Certificate	Optional	Not Required

55. Click the **Next** button.

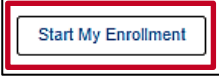
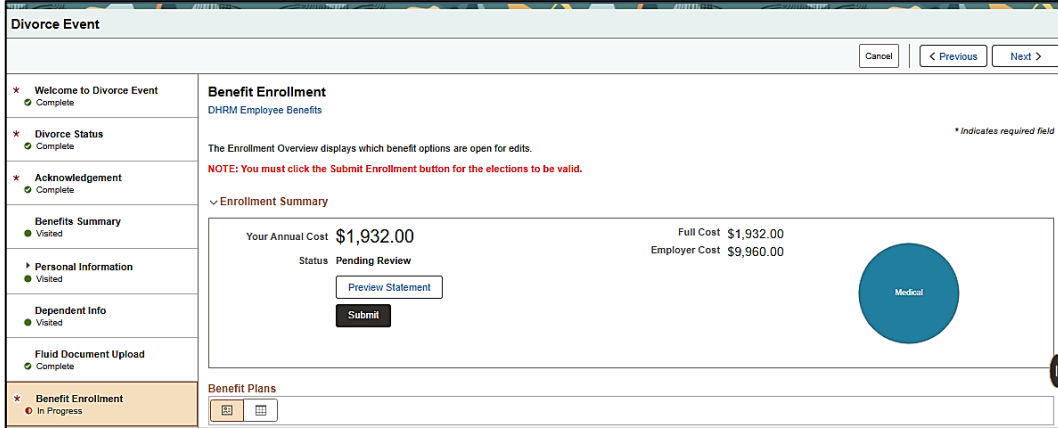
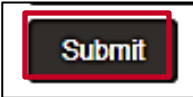
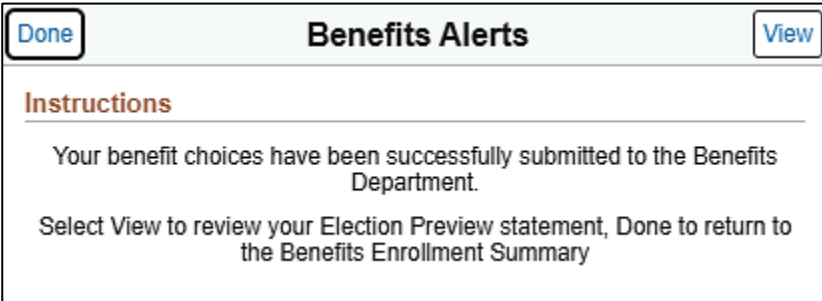
The **Benefit Enrollment** page displays.

[Start My Enrollment](#)



Employee Self-Service Job Aid

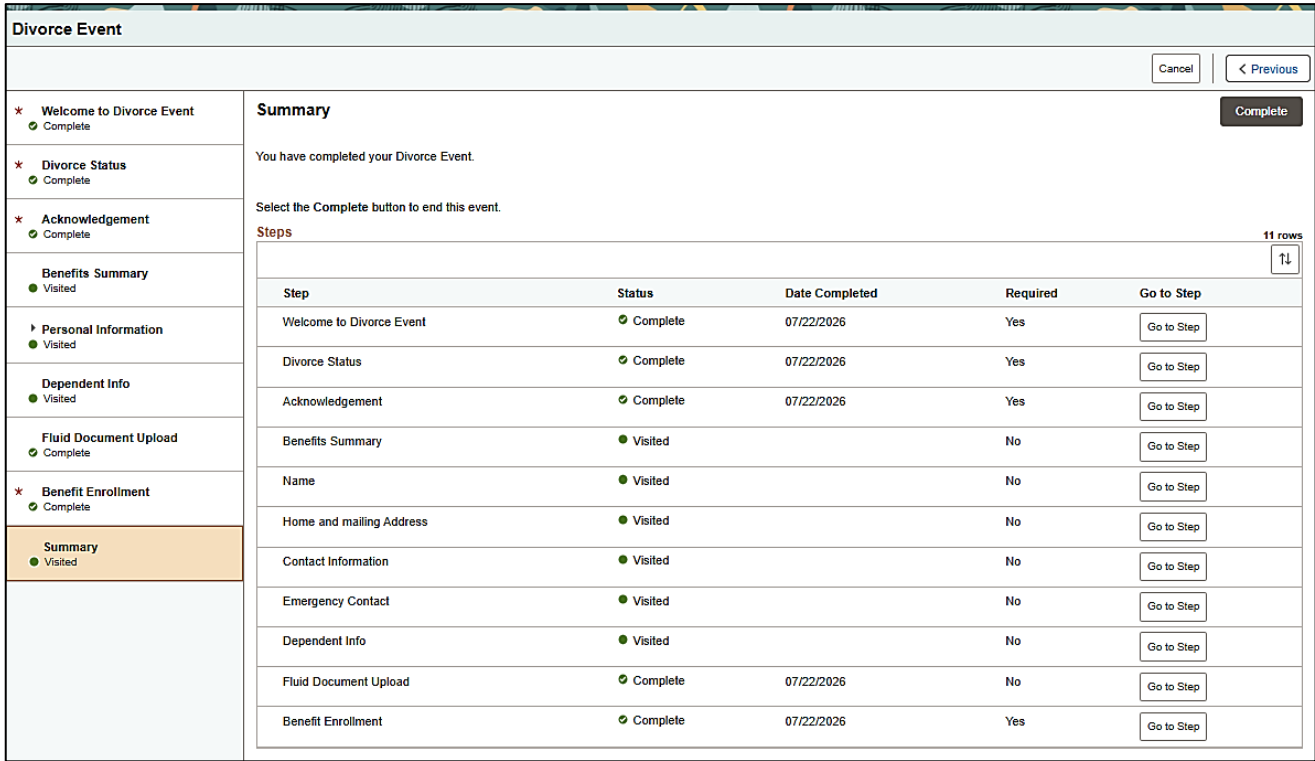
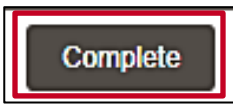
ESS How to Create a Life Event

Step	Action
56.	Click the Start My Enrollment button. 
The Benefit Enrollment page displays. 	
	If applicable, the benefit enrollments can be updated by clicking on the appropriate tile(s).
57.	Click the Submit button. 
58.	The Benefits Alerts page displays in a pop-up window. 
59.	Click the Done button. 



Employee Self-Service Job Aid

ESS How to Create a Life Event

Step	Action
60.	Click the Next button. 
The Summary page displays. 	
61.	Review the summary information for accuracy and then click the Complete button. 
	The Divorce Event is complete and the overnight system processing will finalize the enrollment.