

## 2011 ONLINE OPEN ENROLLMENT INSTRUCTIONS

### OPEN ENROLLMENT PERIOD: OCTOBER 24, 2011 – NOVEMBER 11, 2011

Like last year, you will be able to make your benefit changes online during the Benefits Open Enrollment Period. Online enrollment may be accessed from your home computer, a campus computer, or any computer with internet access to Cardinal Direct. The online open enrollment process allows you to:

- Select the benefits you wish to enroll in
- Select the benefits you wish to change
- Add or delete dependents
- Enroll in a Flexible Spending Account (FSA)

If you are NOT making any changes to your current benefits, your current plans will automatically continue in 2012 and no action is required by you. EXCEPTION: If you participate in a Health and/or Dependent Care Flexible Spending Account (FSA), you must enroll online through Cardinal Direct (no form).

**IMPORTANT:** Please be sure to review the Open Enrollment Guide and the new healthcare rates before making your benefit decisions.

You will need to complete the open enrollment process online if your answer is “YES” to either of **the following questions:**

- Do you want to add or drop dependents or change your level of benefit coverage for medical, dental, vision or supplemental life insurance coverage?
- Do you want to change to another health plan or waive coverage?

#### IMPORTANT FSA NOTES:

- You are required to make Flexible Spending Account (FSA) election(s) every year. Continuation from one year to another is not automatic.
- If you are unsure of the amount you wish to set aside for an FSA while you are completing your online benefit enrollment, you make any changes to your election through the end of the day on November 11, 2011.
- **All FSA enrollments must be completed online through Cardinal Direct by November 11, 2011.**

## HOW TO ENROLL ONLINE

#### IMPORTANT NOTES :

- Please do not use your browser’s “BACK,” “FORWARD,” OR “REFRESH” buttons to navigate the site. Use the navigational buttons within the site.
- If you are in a Cardinal Direct screen for more than 20 minutes without clicking “SUBMIT” or “CONTINUE,” you will be logged out and any changes you made on that screen will not be saved.

- **If you do NOT click either the “Save information and go to the next form” or “Do not save changes and go to the next form,” the benefit you elected will automatically be saved.**

Use of the internet to make benefit changes is easy and safe! Our secured website is set-up to automatically take you through each of the following steps:

- Step 1: Connect using a web browser to [www.svsu.edu](http://www.svsu.edu) and click on “Quick Links.” Select “Cardinal Direct” from the dropdown box.
- Step 2: Click on “Enter Cardinal Direct.”
- Step 3: Click on “LOG IN.” Enter your SVSU username and password and click “SUBMIT.”
- Step 4: Click on “Employees.”
- Step 5: Click on “Benefit Enrollment.” (Under Personal Profile)
- Step 6: View your Current Benefits, which are located at the top of the “Benefit Enrollment” screen. Review your dependent information. Please note that you will be required to download paper enrollment forms to add or remove dependents.
- Step 7: Click on the radio button “Enroll or Change Benefits.”
- Step 8: Click “Continue.”
- Step 9: Check each box on the “Select Benefits to Enroll or Change” page. **IMPORTANT: You will not be able to electronically sign your Enrollment Confirmation until an election has been made for each benefit type.**
- Step 10: Click “Continue.”
- Step 11: For each benefit type you selected, you will be taken to a “Benefit Selection” screen. Review your current benefit information. Read the instructions carefully and select the benefit in which you wish to enroll. **(Reminder: Click on the hyperlinks for benefits and rate information.)**
- Step 12: Click on the radio button “Save information and go to the next form.” If you are not sure of your election for a certain benefit, click the radio button “Do not save changes and go to the next form.” You can go back to this benefit at a later time to make your election.
- Step 13: Click “Continue.”
- Step 14: When you have finished selecting your benefits, you will see the “Enrollment Confirmation” page. Review your elections carefully. If all of your benefit elections are correct, click the box “Electronic Signature for Final Enrollment” and click “SUBMIT.” If you are not ready to sign, select the “Save Choices and Complete Later” option. **Note: If you click on the “Electronic Signature for Final Enrollment” box and click “SUBMIT,” you will be able to go back to make changes until November 26, 2010, if necessary.** This completes the online portion of the Open Enrollment process.
- Step 15: Click “LOG OUT.”

Step 16: If you have made any changes, go to <http://www.svsu.edu/hr/home/open-enrollment-introduction/forms.html> to print the appropriate enrollment/change forms. Complete the forms and submit them to Human Resources, Wickes 373 by November 11<sup>th</sup> or your online changes will NOT be processed.

Thank you for completing the online enrollment!

You will receive a follow-up email from Human Resources within three (3) days of completing the online enrollment process. If you don't receive this email, or need assistance completing the online enrollment process, or have questions about which forms to print and complete, please contact Human Resources at ext. 4108, ext. 7100 or [jkoboyle@svsu.edu](mailto:jkoboyle@svsu.edu).