

Processing a Life Event during Open Enrollment Overview

This Job Aid provides guidance on the actions a Benefits Administrator (BA) must take when processing a Life Event during Open Enrollment (OE). These actions will ensure that the life event changes are reflected in the OE elections and are transmitted to the vendors.

Navigation Note: Please note that there may be a **Notify** button at the bottom of various pages utilized while completing the process within this Job Aid. This “Notify” functionality is not currently turned on to send email notifications to specific users within Cardinal.

Table of Contents

Revision History	2
Processing a Life Event during Open Enrollment (OE).....	3



Revision History

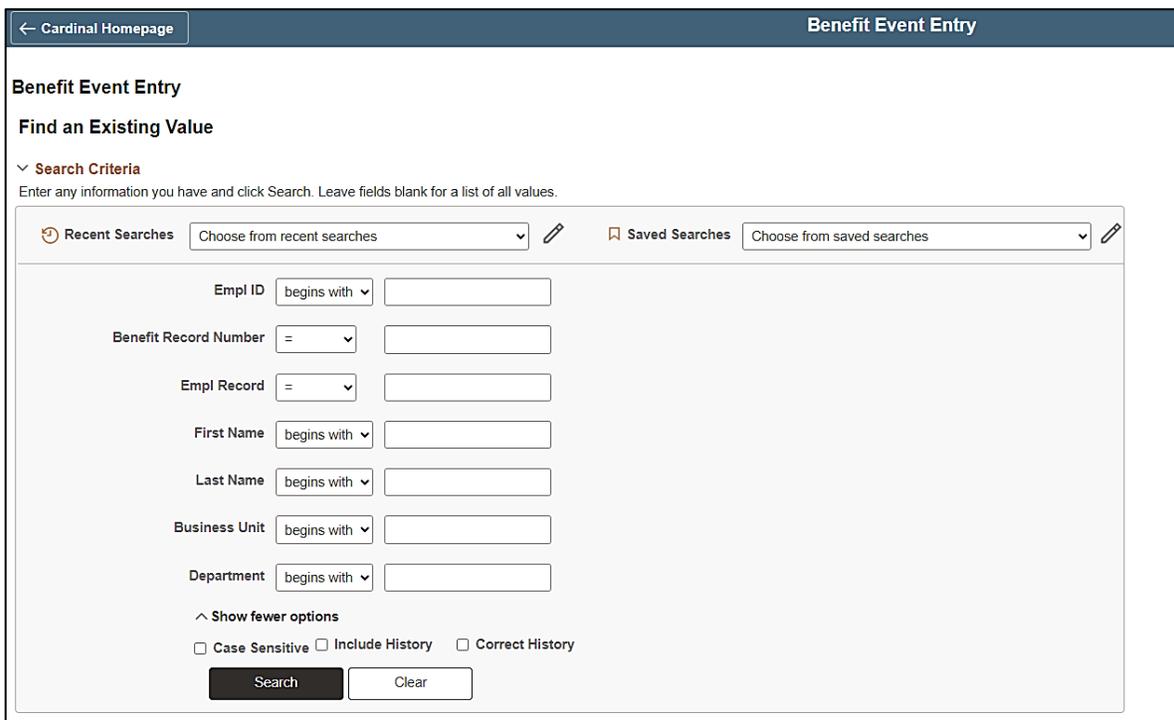
Revision Date	Summary of Changes
3/1/2025	Updated the screenshots of the Search pages (Section 1 ; after Steps 1 and 12). Added reference information to the Overview of the Cardinal HCM Search Pages Job Aid.

Processing a Life Event during Open Enrollment (OE)

Prior to entering a Life Event, the user must review the employee’s OE selections and document any changes made during OE for both Health and FSA (Medical and Dependent Care).

Step	Action
1.	Navigate to the Benefit Event page using the following path: NavBar > Menu > Benefits > Manage Automated Enrollment > Events > Benefit Event

The **Benefit Event Entry Find an Existing Value** page displays.




For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled “Overview of the Cardinal HCM Search Pages”. This Job Aid is located on the Cardinal Website in **Job Aids** under **Learning**.

2.

Enter the employee’s Employee ID in the **Search by** field.

Note: The other search by options available (**Search by** dropdown button) are Business Unit, Department, and Name.



Step	Action
3.	Click the Search button. <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 2px solid red; padding: 5px 15px; background-color: black; color: white; font-weight: bold;">Search</div> <div style="border: 1px solid black; padding: 5px 15px;">Clear</div> </div> </div>

The **Benefit Event** page displays for the applicable employee.

Benefit Event Detail

Employee ID: [Redacted] Benefit Record Number: 0

Life Event [Search] | [Back] | [Forward] | 1 of 1 | [View All]

Life Event: [Dropdown] +

Life Event Date: [Calendar] Paperwork Receipt Date: [Calendar]

Health Change

Health Change Needed: [Dropdown]

Current Cov. Level: [Dropdown] Future Cov. Level: [Dropdown]

Change: [Dropdown]

FSA Change

FSA Change Needed: [Dropdown]

Change: [Dropdown]

Special Processing Message (Health) [Text Area]

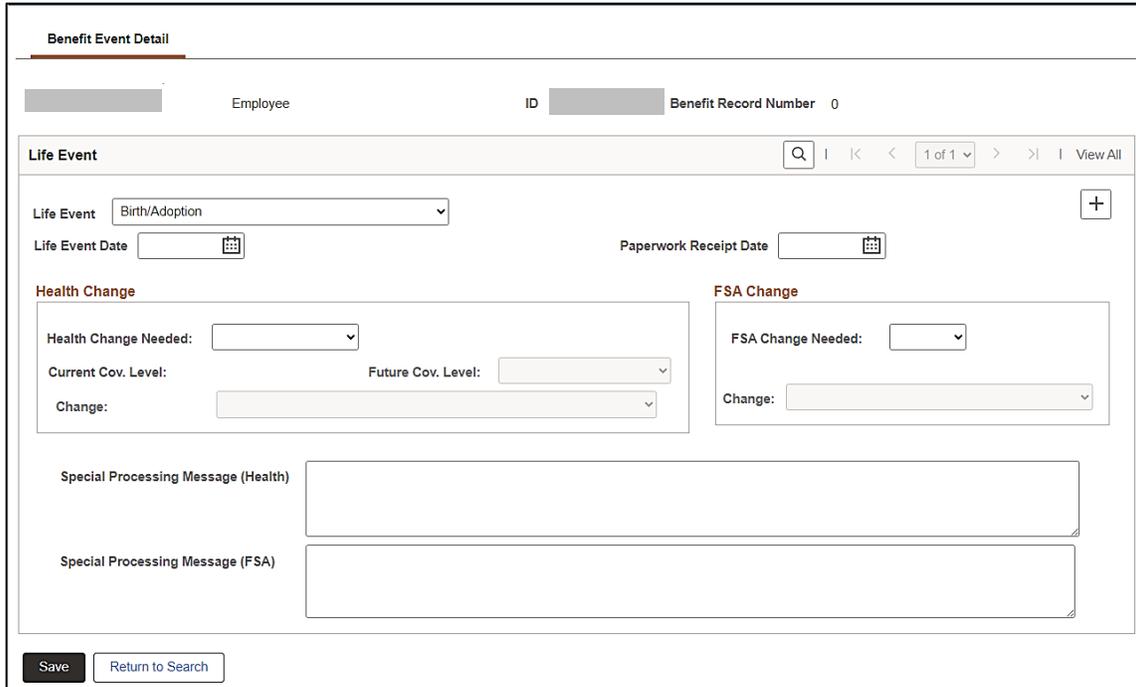
Special Processing Message (FSA) [Text Area]

Save **Return to Search**

4.	Click the Life Event dropdown button and select the applicable life event (“Birth/Adoption” in this scenario). <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <div style="display: flex; align-items: center;"> Life Event <div style="border: 2px solid red; padding: 5px 20px; display: flex; align-items: center;"> ▼ </div> </div> </div>
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Step	Action
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The **Benefit Event** page redisplay with the selected Life Event.



Benefit Event Detail

Employee ID: [Redacted] Benefit Record Number: 0

Life Event [Search] | [Back] | [Forward] | 1 of 1 | [View All]

Life Event: Birth/Adoption [Add]

Life Event Date: [Calendar Icon] Paperwork Receipt Date: [Calendar Icon]

Health Change

Health Change Needed: [Dropdown] Current Cov. Level: [Dropdown] Future Cov. Level: [Dropdown] Change: [Dropdown]

FSA Change

FSA Change Needed: [Dropdown] Change: [Dropdown]

Special Processing Message (Health): [Text Area]

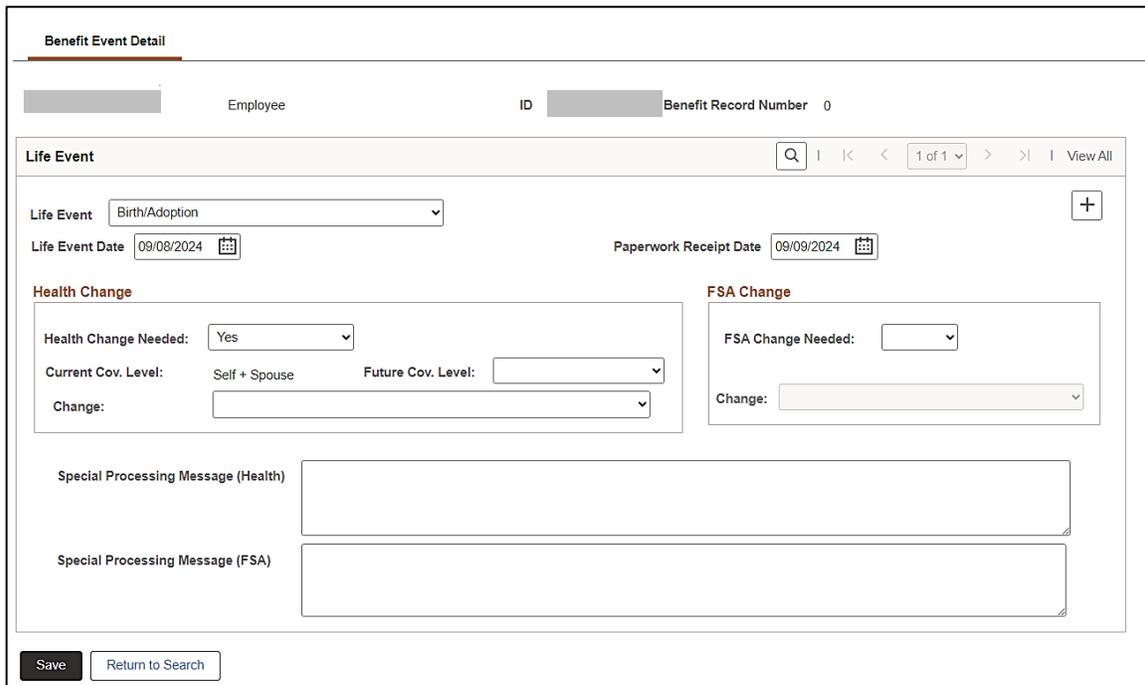
Special Processing Message (FSA): [Text Area]

[Save] [Return to Search]

5.	Click the Life Event Date Calendar icon and select the applicable date. 
	This is the date of the actual event (marriage, birth, divorce, etc.).
6.	Click the Paperwork Receipt Date Calendar icon and select the applicable date. 
	This is the date that the Benefits Enrollment form was received from the employee.
7.	Click the Health Change Needed dropdown button and select "Yes". 

Step	Action
	<p>Even if the Life Event does not require a change in the Health Plan Coverage Code for the employee, select “Yes” (i.e., this is a birth event, and the employee is already enrolled in “Family” coverage. However, a new dependent is being added (newborn)). If “Yes” is not selected, a Benefit Event will not be created.</p>

The **Benefit Event** page refreshes.



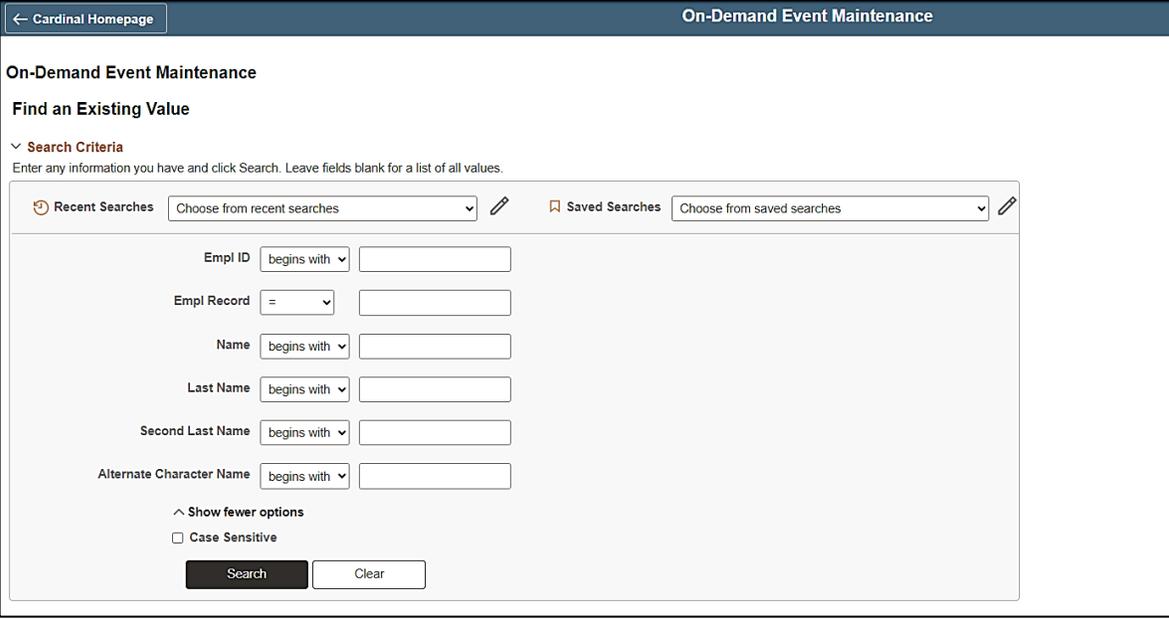
	<p>The Current Cov. Level field auto-populates with the employee’s current Health Plan enrollment coverage level.</p>
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8.	<p>Click the Future Cov. Level dropdown button and select the applicable coverage level.</p> 
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	<p>The coverage levels available for selection are “Single, Employee”, “Employee + Spouse”, “Employee + CH (Child)”, and “Family”. Please note that this does not actually change the employee’s enrollment. This will be done when the Life Event is processed.</p>
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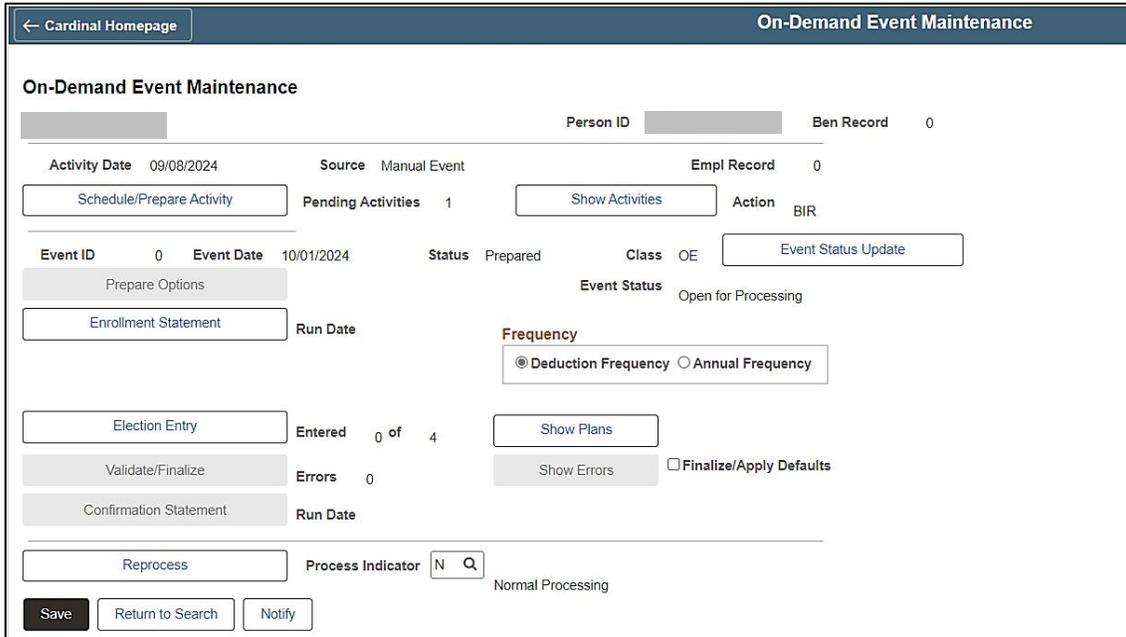
9.	<p>Click the Change dropdown button and select the applicable change reason (“Add new child - adoption” in this scenario).</p> 
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Step	Action
	The selections available will vary based on the type of Life Event previously selected.
10.	<p>Complete the fields within the FSA Change section if the employee is making any changes to their Flex Spending Account(s) (Flex Spending Medical or Flex Spending Dependent Care) in conjunction with the Life Event (no changes to the employee’s FSA elections will be made for this scenario).</p> <div data-bbox="302 632 813 835" style="border: 1px solid black; padding: 5px;"> <p>FSA Change</p> <p>FSA Change Needed: <input type="text"/></p> <p>Change: <input type="text"/></p> </div>
11.	<p>Click the Save button.</p> <div data-bbox="293 926 686 993" style="border: 1px solid black; padding: 5px;"> <input type="button" value="Save"/> <input type="button" value="Return to Search"/> </div>
	<p>After saving, review the messages in the Special Processing Message (Health) and Special Process Message (FSA) fields. These messages will provide next step instructions.</p> <p>If an additional Office of Health Benefits (OHB) approval will be required based on the dates entered or if any other processing guidance is applicable, a comment will display in the Special Processing Message (Health) field and/or the Special Processing Message (FSA) field.</p> <p>The manual Benefit Event (Life Event) is now created. Next, this Benefit Event must be processed.</p>
12.	<p>Navigate to the On-Demand Event Maintenance page using the following path:</p> <p>NavBar > Menu > Benefits > Manage Automated Enrollment > Events > On-Demand Event Maintenance</p>

Step	Action
	<p>The On-Demand Event Maintenance Find an Existing Value page displays.</p> 
	<p>For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled “Overview of the Cardinal HCM Search Pages”. This Job Aid is located on the Cardinal Website in Job Aids under Learning.</p>
<p>13.</p>	<p>Enter the employee’s Employee ID in the Empl ID field.</p> <p>Searches can also be performed using the employee’s name. However, it is recommended to use the Employee ID as every employee will have a unique Employee ID.</p> 
<p>14.</p>	<p>Click the Search button.</p> 

Step	Action
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The **On-Demand Event Maintenance** page displays for the applicable employee.



15.	Click the Schedule/Prepare Activity button. 
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	If the Schedule/Prepare Activity button is disabled, the Ben Admin process has already prepared the Benefit Event. Proceed to the next step.
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Once the process completes, a **Message** displays in a pop-up window.



16.	Click the OK button. 
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Step	Action
	<p>The Status field now displays “Prepared” and the Event Status field now displays “Open for Processing”.</p> <div data-bbox="292 430 1250 577" style="border: 1px solid black; padding: 5px;"> <p>Status Prepared Class BIR Event Status Update</p> <p style="text-align: center;">Event Status Open for Processing</p> </div>
17.	<p>Click the Election Entry button.</p> <div data-bbox="292 661 625 724" style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;">Election Entry</p> </div>

The **BenAdmin Data Entry** page displays in a pop-up window.

BenAdmin Data Entry X

Event / Participant Selection **Option Election** Dependents / Beneficiaries Help

Sched ID EM00 Empl ID [REDACTED] Ben Record 0 Event ID 3

Event Data 09/08/2024 Birth or Adoption Excess Credit Rollover To Forfeit Excess Credits

Available Plans and Options 1 of 1

Plan Type 10 : Medical

Option Code 22 Kaiser HMO (KP) (Self + Spouse)

Health Provider ID [REDACTED] Previously Seen [Special Requirements](#)

Dependents/Beneficiaries

Enroll All

ID	Name	Relationship to Employee	Health Provider ID	Previously Seen	Covered Person Type	Age Limit Flag
01	[REDACTED]	Spouse	[REDACTED]	<input type="checkbox"/>	Spouse	<input type="checkbox"/>
+						

OK Cancel Apply Refresh

Event / Participant Selection | Option Election | Dependents / Beneficiaries

Step	Action																																
18.	<p>Update the employee's benefit elections as needed (in this scenario, the coverage code was updated to "Family" and the additional dependent was added.</p> <div data-bbox="292 430 1380 955" style="border: 1px solid black; padding: 5px;"> <p>Plan Type 10 : Medical</p> <p>Option Code <input type="text" value="24"/> <input type="button" value="Q"/> ↻</p> <p>Kaiser HMO (KP) (Family)</p> <p>Health Provider ID <input type="text"/> <input type="checkbox"/> Previously Seen Special Requirements</p> <p>Dependents/Beneficiaries</p> <p><input type="button" value="Enroll All"/></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>*ID</th> <th>Name</th> <th>Relationship to Employee</th> <th>Health Provider ID</th> <th>Previously Seen</th> <th>Covered Person Type</th> <th>Age Limit Flag</th> <th></th> </tr> </thead> <tbody> <tr> <td><input type="text" value="01"/> <input type="button" value="Q"/></td> <td style="background-color: #cccccc;"></td> <td>Spouse</td> <td><input type="text"/></td> <td><input type="checkbox"/></td> <td>Spouse</td> <td><input type="checkbox"/></td> <td style="text-align: center;">-</td> </tr> <tr> <td><input type="text" value="02"/> <input type="button" value="Q"/></td> <td style="background-color: #cccccc;"></td> <td>Child</td> <td><input type="text"/></td> <td><input type="checkbox"/></td> <td>Child</td> <td><input checked="" type="checkbox"/></td> <td style="text-align: center;">-</td> </tr> <tr> <td colspan="8" style="text-align: left;"><input type="button" value="+"/></td> </tr> </tbody> </table> </div>	*ID	Name	Relationship to Employee	Health Provider ID	Previously Seen	Covered Person Type	Age Limit Flag		<input type="text" value="01"/> <input type="button" value="Q"/>		Spouse	<input type="text"/>	<input type="checkbox"/>	Spouse	<input type="checkbox"/>	-	<input type="text" value="02"/> <input type="button" value="Q"/>		Child	<input type="text"/>	<input type="checkbox"/>	Child	<input checked="" type="checkbox"/>	-	<input type="button" value="+"/>							
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<input type="text" value="01"/> <input type="button" value="Q"/>		Spouse	<input type="text"/>	<input type="checkbox"/>	Spouse	<input type="checkbox"/>	-																										
<input type="text" value="02"/> <input type="button" value="Q"/>		Child	<input type="text"/>	<input type="checkbox"/>	Child	<input checked="" type="checkbox"/>	-																										
<input type="button" value="+"/>																																	
19.	<p>Once all of the applicable elections have been updated, click the OK button at the bottom of the page.</p> <div data-bbox="292 1071 771 1144" style="border: 1px solid black; padding: 5px;"> <input style="border: 2px solid red; background-color: black; color: white; padding: 5px 15px;" type="button" value="OK"/> <input style="padding: 5px 15px;" type="button" value="Cancel"/> <input style="padding: 5px 15px;" type="button" value="Apply"/> </div>																																

The **On-Demand Event Maintenance** page redisplay

← Cardinal Homepage
On-Demand Event Maintenance

On-Demand Event Maintenance

Activity Date

Source

Pending Activities 0

Person ID Ben Record 0

Empl Record 0

Action

Event ID 3 Event Date 09/08/2024 Status Entered Class BIR

Event Status Open for Processing

Run Date

Frequency

Deduction Frequency Annual Frequency

Entered 1 of 1

Errors 0 Finalize/Apply Defaults

Run Date

Process Indicator Normal Processing

Step	Action
20.	Click the Validate/Finalize button.



Once the process completes, a **Message** displays in a pop-up window.



21.	Click the OK button.
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The **On-Demand Event Maintenance** page redisplay.

← Cardinal Homepage
On-Demand Event Maintenance

On-Demand Event Maintenance

Person ID [redacted] Ben Record 0

Activity Date [redacted] Source [redacted] Empl Record 0

Schedule/Prepare Activity Pending Activities 0 Show Activities Action

Event ID 3 Event Date 09/08/2024 Status Finalized - Enrolled Class BIR Event Status Update

Prepare Options Event Status Closed to Processing

Enrollment Statement Run Date Frequency

Deduction Frequency Annual Frequency

Election Entry Entered 0 of 0 Show Plans

Validate/Finalize Errors 0 Show Errors Finalize/Apply Defaults

Confirmation Statement Run Date

Reprocess Process Indicator N Normal Processing

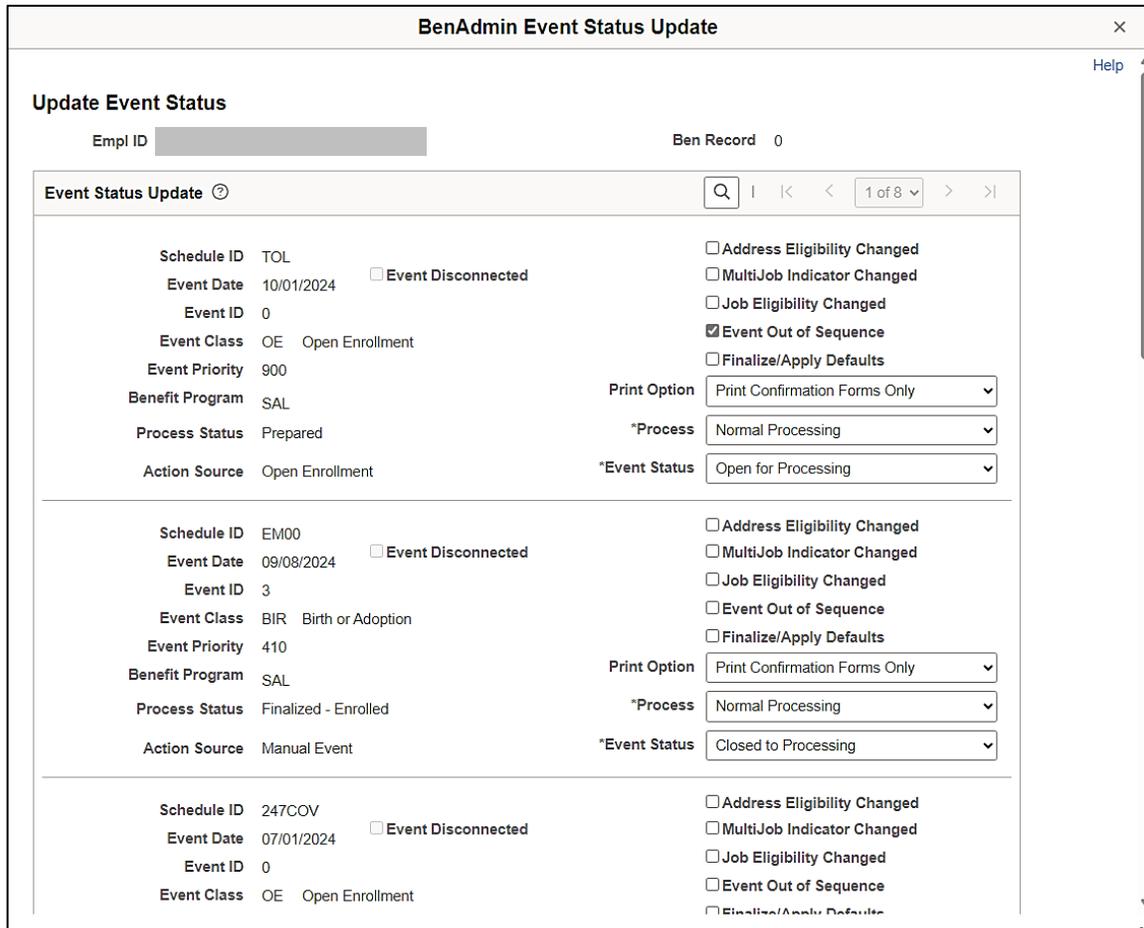
Save Return to Search Notify



The **Status** field now displays “Finalized – Enrolled” and the **Event Status** field now displays “Closed to Processing”.

Step	Action
22.	Click the Event Status Update button and review the employee's Benefit Events. 

The **BenAdmin Event Status Update** page displays in a pop-up window.



BenAdmin Event Status Update

Update Event Status

Empl ID [REDACTED] Ben Record 0

Event Status Update

Schedule ID	TOL	<input type="checkbox"/> Event Disconnected	<input type="checkbox"/> Address Eligibility Changed
Event Date	10/01/2024		<input type="checkbox"/> MultiJob Indicator Changed
Event ID	0		<input type="checkbox"/> Job Eligibility Changed
Event Class	OE Open Enrollment		<input checked="" type="checkbox"/> Event Out of Sequence
Event Priority	900		<input type="checkbox"/> Finalize/Apply Defaults
Benefit Program	SAL	Print Option	Print Confirmation Forms Only
Process Status	Prepared	*Process	Normal Processing
Action Source	Open Enrollment	*Event Status	Open for Processing

Schedule ID	EM00	<input type="checkbox"/> Event Disconnected	<input type="checkbox"/> Address Eligibility Changed
Event Date	09/08/2024		<input type="checkbox"/> MultiJob Indicator Changed
Event ID	3		<input type="checkbox"/> Job Eligibility Changed
Event Class	BIR Birth or Adoption		<input type="checkbox"/> Event Out of Sequence
Event Priority	410		<input type="checkbox"/> Finalize/Apply Defaults
Benefit Program	SAL	Print Option	Print Confirmation Forms Only
Process Status	Finalized - Enrolled	*Process	Normal Processing
Action Source	Manual Event	*Event Status	Closed to Processing

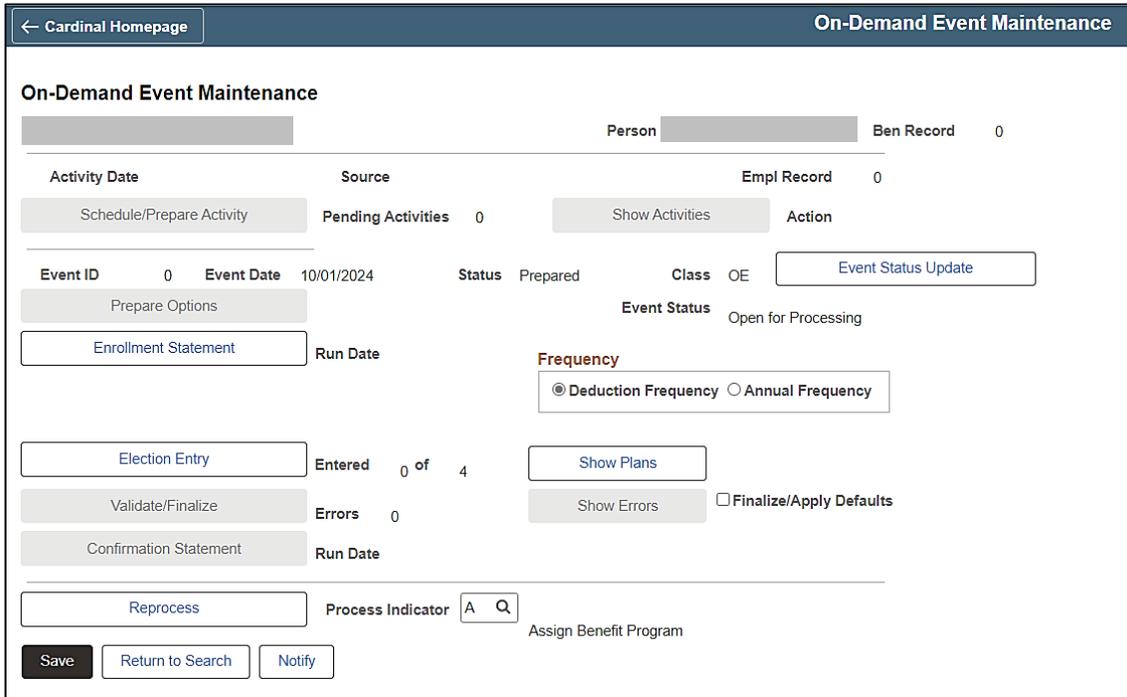
Schedule ID	247COV	<input type="checkbox"/> Event Disconnected	<input type="checkbox"/> Address Eligibility Changed
Event Date	07/01/2024		<input type="checkbox"/> MultiJob Indicator Changed
Event ID	0		<input type="checkbox"/> Job Eligibility Changed
Event Class	OE Open Enrollment		<input type="checkbox"/> Event Out of Sequence
			<input type="checkbox"/> Finalize/Apply Defaults

23.	Locate the Benefit Event for the Open Enrollment and then click the corresponding Process dropdown button and select "Assign Benefit Program". 
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24.	Click the OK button at the bottom of the page. 
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Step	Action
	This will wipe away the enrollments the employee made to OE prior to the Life Event. Be sure to have noted the employee's elections. This is an important step because it allows the user to pull in the changes that were made in the Life Event into the OE Enrollment.

The **On-Demand Event Maintenance** page redisplay.



	The Status field still displays “Prepared” and the Event Status field now displays “Open for Processing”.
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25.	Click the Election Entry button. <div data-bbox="292 1449 730 1522" style="border: 2px solid red; padding: 5px; display: inline-block; margin-top: 10px;"> Election Entry </div>
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Step	Action
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The **BenAdmin Data Entry** page displays in a pop-up window.

BenAdmin Data Entry

Event / Participant Selection | **Option Election** | Dependents / Beneficiaries

Sched ID EM00 Empl ID [REDACTED] Ben Record 0 Event ID 3
Event Data 09/08/2024 Birth or Adoption Excess Credit Rollover To Forfeit Excess Credits

Available Plans and Options (1 of 1)

Plan Type 10 : Medical

Option Code 22 Kaiser HMO (KP) (Self + Spouse)

Health Provider ID [REDACTED] Previously Seen

[Special Requirements](#)

Dependents/Beneficiaries

Enroll All

*ID	Name	Relationship to Employee	Health Provider ID	Previously Seen	Covered Person Type	Age Limit Flag	
01	[REDACTED]	Spouse	[REDACTED]	<input type="checkbox"/>	Spouse	<input type="checkbox"/>	-

OK Cancel Apply Refresh

Event / Participant Selection | Option Election | Dependents / Beneficiaries

26.

Update the employee's enrollment elections for Open Enrollment (OE) to match the Life Event previously entered.

Plan Type 10 : Medical

Option Code 24 Kaiser HMO (KP) (Family)

Health Provider ID [REDACTED] Previously Seen

[Special Requirements](#)

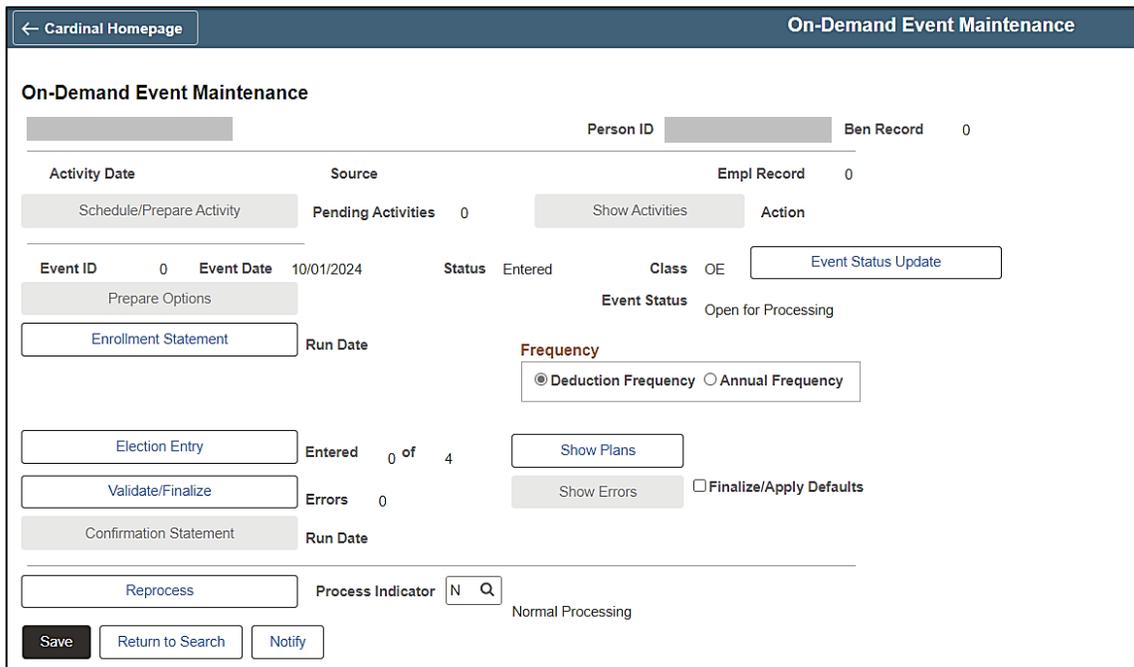
Dependents/Beneficiaries

Enroll All

*ID	Name	Relationship to Employee	Health Provider ID	Previously Seen	Covered Person Type	Age Limit Flag	
01	[REDACTED]	Spouse	[REDACTED]	<input type="checkbox"/>	Spouse	<input type="checkbox"/>	-
02	[REDACTED]	Child	[REDACTED]	<input type="checkbox"/>	Child	<input checked="" type="checkbox"/>	-

Step	Action
27.	Once all of the applicable elections have been updated, click the OK button at the bottom of the page. 

The **On-Demand Event Maintenance** page redisplay.



	The Status field now displays “Entered” and the Event Status field still displays “Open for Processing”.
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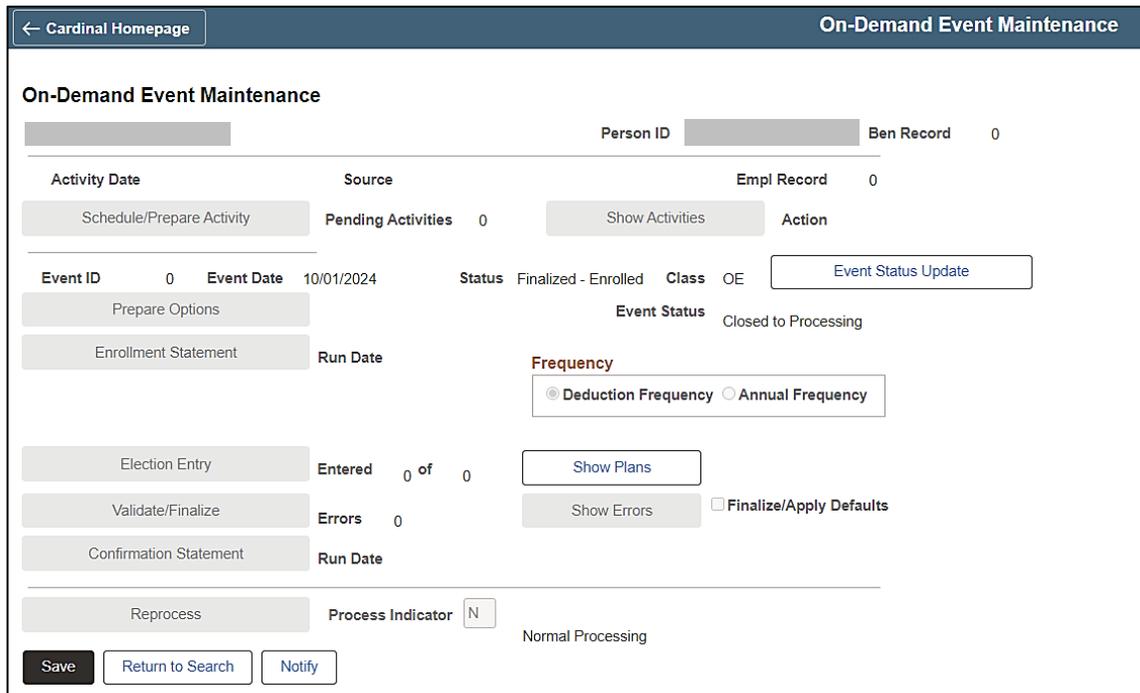
28.	Click the Validate/Finalize button. 
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Once the process completes, a **Message** displays in a pop-up window.



Step	Action
29.	Click the OK button. 

The **On-Demand Event Maintenance** page redispays.



← Cardinal Homepage On-Demand Event Maintenance

On-Demand Event Maintenance

Person ID [] Ben Record 0

Activity Date [] Source [] Empl Record 0

Schedule/Prepare Activity Pending Activities 0 Show Activities Action

Event ID 0 Event Date 10/01/2024 Status Finalized - Enrolled Class OE Event Status Update

Prepare Options Event Status Closed to Processing

Enrollment Statement Run Date Frequency
 Deduction Frequency Annual Frequency

Election Entry Entered 0 of 0 Show Plans

Validate/Finalize Errors 0 Show Errors Finalize/Apply Defaults

Confirmation Statement Run Date

Reprocess Process Indicator N Normal Processing

Save Return to Search Notify

	Confirm that the Status field now displays “Finalized – Enrolled” and that the Event Status field now displays “Closed to Processing”.
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26.	Click the Save button.   
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