



Unicorn HRO

Open Enrollment Set-Up

This document explains how to set up your system so that employees may access Employee Self Service and select benefits using the Open Enrollment feature. If you need detailed information about setting up new benefit plans, see the Benefits document for a description of each field associated with a benefit plan.

It is advisable that after set-up has been completed, a thorough Open Enrollment testing cycle be completed, paying particular attention to:

1. Employees are able to modify only those items for which they are authorized
2. Dependents are able to be added and appear in the appropriate Dependent List
3. Confirmation Statement deduction costs are displaying correctly on a per-pay-period (or monthly) basis
4. Benefit Plan enrollment end dates are inserted properly
5. New benefit enrollments are dated correctly
6. Optional life insurance amounts are displayed and costed correctly
7. A thorough review of the Benefit Participation Report is conducted
8. Don't overlook the value of Messaging Setup for research and confirmation purposes

SET-UP STEPS

In **HR System Defaults**, define the rules for displaying or hiding the Social Security Numbers and Dates of Birth. Use the Social Security Number Display Rule and Hide Date of Birth fields. These settings affect:

- The main page and View page of Personal Data
- The main page of Dependents
- In First Time Enrollment and Open Enrollment: Step 1, the main page of Step 2, Step 3
- In Life Events: the main page of Step 2, Step 3

In **HR System Defaults**, select the Require Dependent SSN checkbox if the Social Security Number should be a required field when a dependent is being added or updated. This will apply in Employee Self Service, Manager Services and iCON Tools.

In **HR System Defaults**, select the Require Dependent Gender checkbox if you wish to require the Gender whenever a dependent is added or updated, select this checkbox. This affects all functions in Employee Self Service, Manager Services and iCON Tools where dependents are entered.

In **HR System Defaults**, select the Display/Update Employee's Marital Status checkbox if you wish to allow employees to update their Marital Status (as stored in Demographics) in Personal Data, First Time Enrollment and Open Enrollment. Note that this field does not affect tax filing status in Tax Elections.

In **HR System Defaults** in the Employee Self Service On-Line Enrollment Settings section, select the applicable checkboxes:

- Select Display/Update Beneficiary's Date of Birth and/or Display/Update Beneficiary's SSN. These checkboxes affect the information that is displayed in Benefit Beneficiaries, First Time Enrollment, Life Events and Open Enrollment.
- Select Include Field to Confirm Dependent's SSN if you want employees to enter the dependent's Social Security Number a second time in order to ensure that it is correct. If you only wish to display the last 4 digits of the Social Security Number, select Display Only Last 4 Digits of Dependent's SSN. Note that if you wish to only display the last 4 digits of a dependent's SSN, select both checkboxes. This will mask the first 5 digits of the SSN in the following functions: Dependents, First Time Enrollment, Life Events and Open Enrollment.
- Select Display/Update Employee's Marital Status if you wish to allow employees to update their Marital Status (as stored in Demographics) in Personal Data, First Time Enrollment and Open Enrollment functions. Note that this field does not affect tax filing status (as stored in Tax Elections).
- Select Require Dependent Gender if you wish to require the Gender whenever a dependent is added or updated. This affects Dependents, First Time Enrollment, Life Events and Open Enrollment.

If any benefit plans only allow certain dependent types to be enrolled, such as spouse and children, set up the lists in the **Dependent List** function.

If any benefit plans allow the employee to choose an amount of coverage, enter the coverage lists and their associated amounts in the **Coverage List** function.

Check the following items in **Benefit Plans**:

- 1) For plans that require beneficiaries to be entered, check the 'Beneficiaries' checkbox.
- 2) For plans that are high deductible health plans and an employee who selects this plan will be allowed to also select a Health Savings Account (HSA), enter the "Maximum HSA Contribution Allowed" amount.
- 3) For plans that require at least one dependent to be enrolled, check the 'Dependents' checkbox.
- 4) For plans that require two or more dependents to be enrolled, check the 'More than one dependent enrollment required' checkbox.
- 5) For plans where only one dependent can be enrolled, check the 'Limit enrollment to one dependent' checkbox.
- 6) For plans where only the spouse can be enrolled, check the 'Spouse Only Plan' checkbox. This will cause a plan to be shown as unavailable if the employee does not have a spouse in the Dependents function.
- 7) For plans where only children can be enrolled, check the 'Child(ren) Only Plan' checkbox. This will cause a plan to be shown as unavailable if the employee does not have at least one child in the Dependents function.
- 8) For plans that require both the spouse and at least one child to be enrolled, check the 'Both Spouse and Child(ren) Enrollment Required' checkbox, as in the case of a Family plan. This will

cause a plan to be shown as unavailable if the employee does not have a spouse and at least one child in the Dependents function.

- 9) Associate an Eligible Dependent List with a benefit plan where the employee is only allowed to enroll certain types of dependents, for example, spouse and children.
- 10) If you wish to check child ages, select the 'Use Child Age' checkbox. Enter the Child Age, Student Age and Disability fields as needed. If the checkbox is on, the child will display in red in the on-line enrollment functions if he or she is equal to or greater than the higher of the Maximum ages.
- 11) If dependents can only select a certain percentage of the coverage that the employees have chosen, enter the "Maximum Percentage of Employee Coverage Allowed for Dependent." This field applies to dependents who are enrolled in the same benefit as the employee, or to dependents who are enrolled in a benefit that is linked to the employee's enrollment using the Required Employee Enrollment in Benefit Plan field.
- 12) If the employee must be enrolled in another benefit prior to enrolling in this benefit, select the Required Employee Enrollment In Benefit Plan.
- 13) Associate a Coverage List with a benefit plan where the employee will select an amount of coverage, such as supplemental or optional life insurance. Separate coverage lists can be defined for the employee, spouse and children.
- 14) If the coverage amount of the benefit is reduced when the employee reaches a certain age, select the Apply Age Reduction Schedule checkbox. From the main list of Benefit Plans, click on the age reduction benefit and define each age range, along with either the percentage by which to reduce benefits, or the fixed amount of coverage.
- 15) If you wish to limit the number of additional increments of coverage that an employee can select, click on the 'Limit Increase of Increments' checkbox and enter the "Maximum Increase in Increments Allowed."
- 16) If you wish to limit the amount of coverage an employee can select to a multiplier of his or her annual salary, select 'Limit Maximum Coverage by Salary Multiple' and enter the "Maximum Multiples of Salary Allowed."
- 17) If you wish to assign a guaranteed amount of coverage when an employee initially chooses a benefit, select the 'Apply Guaranteed Issue Amount' checkbox and enter the "Guaranteed Issue Amount."
- 18) Enter any new costs that will go into effect for the new plan year. The Effective Date should be the first Pay Period End Date when the new costs will go into effect. Note that this may be in the current year, such as December 31st.
- 19) Enter text that you wish to appear with benefit plans.
- 20) If the plan is only available to employees who live in certain zip codes, click on the **Availability** button and enter the zip code ranges, individual zip codes, or both.
- 21) Enter the Plan End Date if the plan will no longer be in effect for the new Open Enrollment period.

- 22) If you wish to hide certain benefits, clear the checkbox called ‘Open Enrollment – Display Plan’
- 23) If you wish to show certain benefits as display-only, select the checkbox called ‘Open Enrollment – Display Plan’ and clear the checkbox called ‘Open Enrollment – Allow Selection’.

In the **Flexible Spending Accounts** common object, ensure that the Medical and Dependent Care checkboxes are set up correctly. If you wish to sort FSAs in a manner other than the Flexible Spending Accounts code, enter the Sort Number. The lowest number will appear first in the list in on-line enrollment functions.

Use the **Flexible Spending Accounts Copy** to copy FSA plans from the current year to the next year *or* you may use **Flexible Spending Account Plans** to set up the next year’s plans. Enter the text that you wish to appear with FSA plans.

Note: When a Flexible Spending Account is added for an employee, the deduction Start Date will be set to the Effective Date of the Flexible Spending Account Plan. If the Pay Calendar for the next year has been set up for the employee’s Payroll Processing Group, the system will get the last Check Date of the enrollment year, and set the deduction End Date to one day prior to the Pay Period End Date corresponding to the last Check Date. For example, if the FSA deduction would normally end on 12/31/2012, but the Pay Period End Date of 12/31/2012 has a Check Date of 1/5/2013, the system will set the deduction end date to 12/30/2012. This will ensure that the FSA deduction is not taken inadvertently in the next tax year. If this situation applies to you, set up your Pay Calendar(s) for the next year. If the Pay Calendar for the next year is not set up, you will receive a warning to advise you of this. You will be allowed to continue; the deduction End Date will be set to the End Date for the Flexible Spending Account Plan (typically December 31st).

In the **Health Savings Accounts** common object, ensure that the Self-Only and Family checkboxes are set up correctly. If you wish to sort HSAs in a manner other than the Health Savings Account code, enter the Sort Number. The lowest number will appear first in the list in on-line enrollment functions.

Use the **Health Savings Accounts Copy** to copy HSA plans from the current year to the next year *or* you may use **Health Savings Account Plans** to set up the next year’s plans. Enter the text that you wish to appear with HSA plans.

Notes: (1) The End Date for an HSA deduction is determined in a similar manner to FSA deductions, with the exception that the End Date of the Health Savings Account Plan will be used if there is no Pay Calendar set up for the next year. If this is not the correct end date for HSA deductions, set up your Pay Calendar(s) for the next year. (2) For HSA deductions, both employee and employer amounts must be reported in W-2 Box 12 as Code W as of this writing. Make sure that both the W-2 Box 12: Employee field and W-2 Box 12: Employer field are set to “W” for the applicable deductions. If you have employees subject to taxes in California and New Jersey, employer deductions for W-2 Box 12: Employer “W” will be automatically added to taxable wages. If you have employees subject to Alabama taxes, select the HSA Employer Contribution AL SIT/SUI Taxable checkbox in Payroll Deductions.

Check the following items in the **Benefit Categories** common object dictionary:

- 1) To display coverage amounts to employees for plans such as life insurance in Steps 5 and 6 of the enrollment process and on the Benefit Statement, select the 'Show Coverage Amount' checkbox.
- 2) To display Benefit Categories in a different order than alphabetically by the Short Description, enter numbers in the Sort Order field. Number 001 will appear at the top of the list and number 999 will appear at the bottom. For example, if you want Medical to appear first, then Dental, then Life Insurance, assign numbers such as:

Medical	100
Dental	200
Life Insurance	300

- 3) After sorting by Benefit Categories, benefit plans are sorted in the following order. If you do not wish to sort by employee cost, select the Sort By Description Only in the Benefit Category record.
 - a. Long Description in the Benefit Plan common object
 - b. Employee cost
 - c. Long Description in the Benefit Option common object

Check that the 'Child and Spouse' checkboxes are correctly marked in the **Relationship Type** common object dictionary. These are used in conjunction with Eligible Dependent Lists to make sure employees can only enroll the types of dependents that are eligible. Also check that the 'Dependent' checkboxes are correctly marked. Employees will only be able to select relationship types that are defined as Dependent when they add dependents during on-line enrollment. All relationship types will appear in the drop-down list when adding beneficiaries.

Use the **Messaging Setup** function if you wish to set up e-mail messages to be sent when employees complete the Open Enrollment process. Complete the following steps:

- 1) Select the **ES Benefit Enrollment** process.
- 2) Select the Event called "On Submit" or "First/Open Enroll" (i.e., not an Event that begins with "LE" for Life Events).
- 3) Define your message and set up the e-mail address(es) that will receive the messages.

This message will be sent when an employee completes either the Open Enrollment or First Time Enrollment process.

Use the **Links** function in Manager Services to set up web sites or PDFs that can give employees detailed benefit data. Complete the following steps:

- 1) Select the **Benefits** area.
- 2) Define the benefit group and/or benefit category for each link. If there is no link for the lowest level (benefit category), the system will display a link from the previous level (benefit group or No Group).

Also in the **Links** function, you may add instructions for a Coverage Category that will be shown to employees during on-line enrollment. Complete the following steps:

- 1) Select the **Benefits** area.
- 2) Select the **Category**. You may select a Benefit Group or leave this field blank to have it apply to all benefit groups.
- 3) Enter the text that you wish to be shown underneath the Category description and Details button and above the first benefit in the Category. If you wish to set up information to display at both the top of the Category and after the last benefit, insert five or more equal signs (=) between the two sections. The top section will be shown below the Category, as described above. The bottom section will be shown after the last benefit and above the Decline Coverage option. To only display information after the last benefit, enter at least five equal signs, followed by the text.

Use the **Links** function in Manager Services to set up web sites or PDFs that can give employees detailed data after Flexible Spending Accounts and/or Health Savings Accounts. Complete the following steps:

- 1) Select either the **Flexible Spending Account** or **Health Savings Account** area.
- 2) Select the group that applied to the link and text. If there is no link or text for the employee's group, the system will display the link or text from the default group (*No FSA or *No HSA).

These links will be shown in Open Enrollment, First Time Enrollment, Benefit Statement and Life Events.

Use the **On-Line Enrollment Top of Page Text** function in Manager Services if you want to replace the default first paragraph in the Employee Self Service enrollment functions.

In **Benefit Deduction Defaults** in Manager Services, set the Tax Year to the current year (not the year that Open Enrollment takes effect).

In **Benefit Enrollment Defaults** in Manager Services, enter the following information:

- 1) In Benefit Group(s) Authorized For Open Enrollment, select All if all benefit groups use the same dates. If only certain benefit groups are eligible for the next Open Enrollment date range, click on Select and indicate the benefit groups that will participate in the next Open Enrollment season.
- 2) Start Date and End Date of the Open Enrollment period: This determines when the Open Enrollment option appears in the Employee Self Service menu.
- 3) Effective date of new benefit costs to be displayed during Open Enrollment.
- 4) Effective date of benefit enrollment records that will be created during Open Enrollment. Generally, this date should be same as the Effective date of new benefit costs to be displayed during Open Enrollment. If the dates are different, a warning message will appear. This may be overridden if necessary.
- 5) Effective date of FSA elections made during Open Enrollment.

- 6) For age-costed benefits, date from which employee's age should be determined.
- 7) For salary-multiplier benefits, date from which employee's salary should be determined.
- 8) Select the 'Display Employer Cost' checkbox if you wish to show employees the cost that your company pays. These amounts are retrieved from the employer cost fields in Employer Benefit Plans. If this option is selected, employer costs will be shown in Open Enrollment, Life Events, First Time Enrollment and the Benefit Statement.
- 9) Select the 'Allow Employee to Change Date of Birth during Open Enrollment' checkbox if employees can change their birth date. Leave this checkbox blank to show the employee's date of birth as display only. Note that benefit plans that are costed by age use the Date of Birth to determine the cost.
- 10) Select the 'Allow Employee to Change Address during Open Enrollment' checkbox if employees can change their address. Leave this checkbox blank to show the employee's address as display only. Note that benefit plans whose eligibility is based on the employee's zip code will use this information.
- 11) Select the 'Allow Employee to Select Limited-Use FSA Without Selecting HDHP in Enrollment Functions' checkbox if you wish to display a message in this scenario, but still allow the employee to continue. If you leave this checkbox blank, the system will require enrollment in a HDHP if the employee selects a Limited-Use FSA.
- 12) Select the 'Display Declined Benefits on Confirmation Statement in Enrollment Functions' checkbox if you wish to display declined benefits on Step 6 of the on-line enrollment functions, in addition to displaying them on Step 5. If you leave this checkbox blank, declined benefits will only be shown on Step 5.
- 13) If you want new benefit enrollment records to be generated even when no benefit changes are made, select the 'Always Create New Benefit Records' checkbox. If you only want a new benefit enrollment record to be generated when the employee selects a new plan, do not put a checkmark in this box. If the checkbox is blank and the employee changes dependent information, the dependents will be updated on the existing enrollment record; a new enrollment record will not be entered. If the employee changed beneficiary information, a new set of beneficiaries will be added to the existing benefit enrollment records, but with a new beneficiary effective date.
- 14) Select the 'Display tobacco user status in ESS and allow employees to change for self and dependents' checkbox if you wish to show the 'Tobacco User' field and allow the employee to change the status in Personal Data, Dependents, Open Enrollment, First Time Enrollment and Life Events.
- 15) In the 'Tax Year' field of the GenWeb user section of this function, select the current year. This must be done in order for the system to create benefit-related deductions.
- 16) In 'Start deduction on Pay Period End Date corresponding to the first Check Date on or after the Benefit Enrollment Date': If the Deduction Start Date in the ESS Online Enrollment Defaults section is set to Enrollment Date, and you wish to start deductions for new benefit enrollments on the Pay Period End Date corresponding to the first Check Date on or after the Enrollment Date, select this checkbox. This applies to First Time Enrollment, Life Events and Open Enrollment (when the effective date is not January 1) in Employee Self Service, and to Open Enrollment in

Manager Services. Note that for Open Enrollment, if your effective date is January 1, you do not need to select this checkbox. The system will automatically set the deduction Start Date to the Pay Period End Date corresponding to the first Check Date on or after January 1. If you select this checkbox, it will also affect **Benefit Enrollment** in Manager Services and iCON Tools: the system will set the deduction Start Date to the Pay Period End Date corresponding to the first Check Date on or after the Deduction Start Date in **Benefit Deduction Defaults** (such as Enrollment Date or Eligibility Date). If this checkbox is empty, the deduction Start Date will be calculated according to the setting of the Deduction Start Date in the ESS Online Enrollment Defaults when using Employee Self Service **First Time Enrollment, Life Events and Open Enrollment** (where the effective date is not January 1) and Manager Services **Open Enrollment**. For Manager Services and iCON Tools **Benefit Enrollment**, it will be the Deduction Start Date specified in **Benefit Deduction Defaults**.

If employees are set up on payroll, any benefit costs will be calculated per pay period using the Pay Frequency that exists in **Misc. Payroll**.

If employees are not set up on payroll, enter the following information:

- 1) In **Benefit Plans**, set the 'Use Pay Frequency' field to "No" for each plan.
- 2) In **HR System Defaults**, select the 'Generate Benefit Deductions Without Payroll' checkbox.
- 3) In **Benefit Enrollment Defaults** in Manager Services, enter the Pay Frequency to be used to calculate and display the per pay period costs. If this is not entered, the system will default to a monthly pay frequency.

In **Employee Security** in Manager Services, select the **Open Enrollment** function.

First Time Enrollment Setup

In addition to the setup steps in the Open Enrollment section, check the following areas on your system.

Check the following items in **Benefit Plans**:

- 1) If you wish to hide certain benefits, clear the checkbox called 'First Time Enrollment – Display Plan'.
- 2) If you wish to show certain benefits as display only, select the checkbox called 'Open Enrollment – Display Plan' and clear the checkbox called 'First Time Enrollment – Allow Selection'.

In **Benefit Enrollment Defaults** in Manager Services, enter the following information:

- 1) Enter the number of days that the employee has after his or her Adjusted Hire Date in which to access First Time Enrollment and make benefit elections. After this time, the First Time Enrollment option will no longer appear in the menu.
- 2) Select the 'Allow Employee to Change Date of Birth During First Time Enrollment' checkbox if employees can change their birth date. Leave this checkbox blank to show the employee's date of

birth as display only. Note that benefit plans that are costed by age use the Date of Birth to determine the cost.

- 3) Select the 'Allow Employee to Change Address During First Time Enrollment' checkbox if employees can change their address. Leave this checkbox blank to show the employee's address as display only. Note that benefit plans whose eligibility is based on the employee's zip code will use this information.
- 4) If you want the system to use a date other than the enrollment date for age-costed benefits, enter the month and day in the 'For age-costed benefits, use employee's age as of this date (MM/DD)'. The system will cost the benefit using the employee's age as of this month and day of the year in which the employee becomes eligible for the benefit.

If you have not already set up a **Messaging Setup** entry for Open Enrollment, you may add one to the system. Use this function if you wish to set up e-mail messages to be sent when employees complete the First Time Enrollment process. Complete the following steps:

- 1) Select the **ES Benefit Enrollment** process.
- 2) Select the Event called "On Submit" or "First/Open Enroll" (i.e., not an Event that begins with "LE" for Life Events).
- 3) Define your message and set up the e-mail address(es) that will receive the messages.

Note that this message will be sent when an employee completes either the Open Enrollment or First Time Enrollment process.

Select the **First Time Enrollment** function in **Employee Security**.

When a new employee goes through First Time Enrollment, the eligibility dates for each benefit will be calculated and shown in the **Start Date** column on Step 4 of the process. This date will be written to the Eligibility Date of the benefit enrollment record, as well as to the Start Date of any deduction formulas that are created.

Benefit Statement Setup

To give your employees the ability to view their benefits for the current year as well as view any elections made through the Open Enrollment process for the next year, select the **Benefit Statement** function in **Employee Security**. Your employees will be able to view their plans, dependents, beneficiaries, coverage amounts (where set up to do so) and links. No data can be changed in this function. In **Benefit Plans**, clear the checkbox called 'Display in Benefit Statement' for benefits you do not wish employees to see.

Life Events Setup

In addition to the steps for Open Enrollment, enter information in the following functions.

In the **HR Common Object Life Events Codes**, the following codes must exist with these exact Short Descriptions. Enter the Long Description as shown or change as needed.

Code	Short Description	Long Description
01	LEM	Marriage
02	LEB	Birth
03	LED	Divorce
04	LES	Legal Separation
05	LEX	Dependent Death
06	LMV	Change of Address
07	LDS	Dependent Student Status
08	LSE	Spouse Employment Status
09	LEA	Legal Adoption
10	LSC	Employment Status Change

Note that the Life Event for Employment Status Change is intended for an employee who is going from not being eligible for benefits to becoming eligible, such as going from part time status to full time. When going through Life Events, the employee will only be able to access the Employment Status Change if he or she has an active status record in **Employment Status** that is within the number of days specified in **Life Event Preferences**. If any benefits in the employee's Benefit Group have a Date Rounding Formula, the rounding will be applied to the employee's most recent Employment Status Date. For example, if the employee's latest Employment Status record is dated March 18, and a benefit in the Benefit Group has 30 days, rounded to the Next 1st of Month, the system will round the employee's eligibility date to April 1. Any benefits selected during the Life Event will have this Enrollment Date.

In **Benefit Plans**, choose one of the following options:

- 1) If you wish to hide certain benefits, clear the checkbox called 'Life Events – Display Plan'.
- 2) If you wish to show certain benefits as display only, select 'Life Events – Display Plan' and clear the checkbox called 'First Time Enrollment – Allow Selection'.

Use the **Life Events Preferences** function in Manager Services to tailor the information that is shown to employees.

- 1) In the **Benefits** section, add the Life Events that you wish to allow your employees to use. These may be entered for all benefit groups or for individual benefit groups. Specify the "Overview Text" that appears at the beginning of the Life Event process and any "Summary Text" that you wish to display in Step 6 of the process. Also specify the maximum number of days after the life event date during which the employee may make changes.
- 2) If you offer FSAs to your employees, click on the **FSA** section in the function heading. Specify when FSA-related deduction changes should take effect, such as the next pay period after the change is made.
- 3) If you offer HSAs to your employees, click on the **HSA** section in the function heading. Specify when HSA-related deduction changes should take effect, such as the next pay period after the change is made.

In the **Links** function, select the **Life Events** area. You may then add links for specific benefit groups and/or life events. These links will appear in Step 5 of the Life Events process. They will be sorted according to the Link Number that you assign. Number 1 will appear first, and number 99 will appear last.

Use the **Messaging Setup** function if you wish to set up e-mail messages to be sent when employees complete the Life Events process. Complete the following steps:

- 1) Select the **ES Benefit Enrollment** process.
- 2) Select the Event that corresponds to the Life Event with which you wish to work; i.e., “LE Marriage,” “LE Child Birth,” etc.
- 3) Select “*All Users” in the ‘User’ field.
- 4) Define your message and set up the e-mail address(es) that will receive the messages.

In **Employee Security** in Manager Services, select the **Life Events** function.