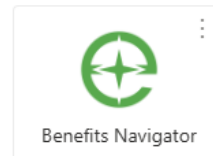


Benefits Navigator Open Enrollment Instructions

Open Enrollment starts April 21 through May 1, 2026. All employees who are benefits eligible must **enroll** or **waive** Medical, Dental and Vision elections for the plan year beginning June 1, 2026.

Accessing your Benefits Navigator account through Cardinal Apps:



1. Login to [Cardinal Apps](#).
2. Click on the “**Benefits Navigator**” icon.
3. **Username and password** – If you have forgotten your username or password, use the “**Forgot Username?**” or “**Forgot Password**” options.
 - a. Password requirements: at least 8 characters. Character requirements: 4 unique characters, cannot contain username or words like Employee or Navigator.
4. Acknowledge the terms and conditions and privacy policies by clicking “**Continue**” and start open enrollment by clicking “**Let’s begin.**”
5. A “Hello, Your Name” screen will appear, and you will click “**Start.**”
6. You will need to verify your personal information and your dependents. Click “**Get Started**” to continue. If any of your demographic information needs to be updated, please contact the HR Benefits office at HRBenefits@uiwtx.edu (210) 829-6019.

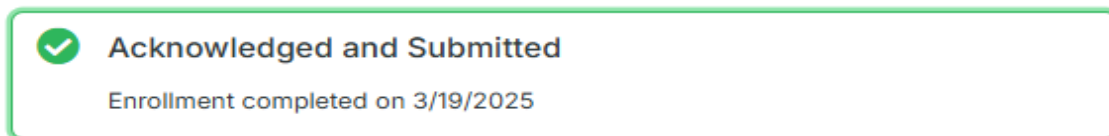
Enrolling in coverage:

1. When **selecting coverage**, each benefit offered by UIW will appear on the screen separately, starting with medical insurance. To select coverage, you will first select who you want to enroll in that coverage. Once you select coverage, click “**Save & Continue.**”
 - a. For example, when selecting medical insurance, you will first select who you want to enroll in medical insurance. The dependents you added when you created your account will show under “Who am I enrolling? After selecting your dependents who will have medical coverage, the next step will be to select either the UIW Bronze or UIW Silver plan by clicking “**Select**” and then “**Save & Continue.**”
 - i. To select employee only coverage, select either the UIW Bronze or UIW Silver plan by clicking “**Select**” and then “**Save & Continue.**”
2. **To waive coverage**, you will click “**Don’t want this benefit?**” and the next screen will ask you to choose a reason for declining the benefit. Make sure you select an option and click “**Apply.**”
3. **Flexible Spending Account and Dependent Care enrollment** - you will select either an annual amount or a per pay-check amount deduction. After you make your enrollment selection, click “**Save & Continue.**”
4. **Group Life and Long-Term disability benefits** are benefits paid by UIW. For these benefits, all you need to do is click “**Save & Continue.**”

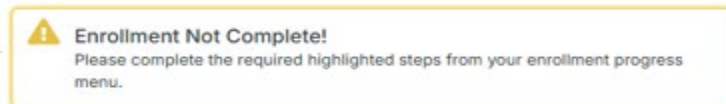
5. **Adding beneficiaries** - Beneficiaries are required for life insurance and AD&D coverage. The beneficiaries you assign during open enrollment will override beneficiaries you have assigned in the past. To add beneficiaries, you can select one of your existing dependents as the beneficiary or use the drop-down arrow under Beneficiary Type to add someone else or an entity as the beneficiary. **The Allocation % must equal 100%**. After you assign your primary and/or contingent beneficiary, click **“Continue.”**
6. **Voluntary Life Enrollment** - You can either select the guaranteed issue amount or use the **“Slide to Select option”** to select an amount. You will do the same for your dependents. After you select your coverage, click **“Save & Continue.”**
 - a. If this is your first time enrolling in voluntary life or if you are increasing your current coverage by \$10,000, you must complete a Health Questionnaire known as evidence of insurability (EOI). You will click **“Open Link”**, and the link will direct you to the Mutual of Omaha website for you to complete the EOI.


Completing Open Enrollment – after you make all your open enrolment selections, these are the steps you will take:

1. You will first review and acknowledge your selections. After you review your enrollment selections and verify that ALL your selections look correct, you will e-sign by clicking **“Click to Sign.”**
2. The next page will show that you completed your open enrollment with a message that says:



3. You will also receive an email from Employee Navigator, the benefits portal administrator, letting you know you have completed your open enrollment. The email address will be nonreply@employeenavigator.com.
 - **If you get the message below, you did not complete your open enrollment.**



Please review the **Progress** report to complete pending items showing this symbol. 

*An example of an incomplete enrollment is provided on the next page showing the steps that need to be completed.

Enrollment Summary

Print

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.



Enrollment Not Complete!

Please complete the required highlighted steps from your enrollment progress menu.

Progress: 14 of 15



View steps

- ✓ 1. Personal Information
- ✓ 2. Address
- ✓ 3. Dependent Information
- ✓ 4. Medical
- ✓ 5. Dental
- ✓ 6. Vision
- ✓ 7. Flexible Spending Account
- ✓ 8. Dependent Care Spending Account
- ✓ 9. Group Life
- ✓ 9a. Group Life Beneficiary
- ✓ 10. Voluntary Life
- ✓ 10a. Health Questions Needed for Voluntary Life
- ✓ 10b. Voluntary Life Beneficiary
- 11. Voluntary AD&D
- 11a. Voluntary AD&D Beneficiary

Enrolled Plans

Medical



UIW Bronze Plan 24-25

Coverage: Employee + Family

Cost Per Pay: \$592

Effective: 04/01/2025

Collapse

Dental



UIW Dental Plan 24-25

Coverage: Employee

Cost Per Pay: \$24.72

Effective: 04/01/2025

Collapse