



# COMMONWEALTH OF VIRGINIA HEALTH BENEFITS

## COMMONWEALTH OF VIRGINIA DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

### Benefits Administrator Memo **#24-03**

**To:** Benefits Administrators  
**From:** State and Local Health Benefits Programs  
**CC:** The Office of Health Benefits (OHB)  
**Date:** April 26, 2024  
**Re:** Open Enrollment Instructions

---

#### Open Enrollment is May 1 - 15, 2024

During Open Enrollment (OE), changes in health care coverage and flexible spending account (FSA) elections are permitted for the plan year that begins July 1, 2024 and ends June 30, 2025.

#### **Options for Open Enrollment (OE)**

- **Forms:** All enrollment forms must be postmarked, emailed, or faxed by Wednesday, May 15, 2024 to agency Benefits Administrators (BA) for keying.
  - **Important!** Be sure to provide your contact information to employees so that they are clear where to submit their enrollment form.
  - It is important to review and certify the entire enrollment form and key all changes accurately.
- **Online:** Employees may submit OE elections using Cardinal HCM beginning 12:00 a.m. on Wednesday, May 1 through 11:59 pm on Wednesday, May 15, 2024.

#### **Communications and Materials Support for OE**

Detailed communications and materials guidance was sent to BAs the week of April 8 in the [BA Memo #24-01](#). Please review prior to OE.

A new *Spotlight* publication was mailed beginning April 8: The *Spotlight* publication contains OE information including premiums and plan changes. It was mailed to the employee's home address of record.

All-employee email sent on April 23: [Email](#) distributed to those employees with an email address in Cardinal. It included an electronic *Spotlight* publication and additional OE information.

## OE Key Dates

Activity	Date	Details
Cardinal Online OE Begins	Wednesday, May 1, 12:00 a.m.	<ul style="list-style-type: none"> <li>- Employees may submit OE elections using Cardinal HCM. Reminder: Only when a user clicks the <b>Submit Enrollment</b> button, are their elections complete. Overnight, an email notification with a link to review the Benefits Confirmation Statement will be sent to users with a valid email address.</li> <li>- BAs may start keying forms into Cardinal for OE.</li> </ul>
OE Forms Due	Wednesday, May 15	All enrollment forms <b>must</b> be postmarked, emailed, or faxed by Wednesday, May 15, 2024.
Cardinal Online OE Ends	Wednesday, May 15, 11:59 p.m.	Employees may submit OE elections using Cardinal HCM until 11:59 pm on Wednesday, May 15, 2024.
Manual Keying continues <b>(BAs only)</b>	Thursday, May 16	<p>BAs may continue keying forms into Cardinal.</p> <p>Reminder: Overnight, manually keyed forms will trigger an automated email with the Benefits Confirmation Statement link to users with a valid email address.</p>
Closing OE Events	Friday, May 24, after 5:00 p.m.	Cardinal closes all OE events.
Keying Deadline to Enter Forms in Cardinal <b>without OHB Approval</b>	Friday, May 31	<ul style="list-style-type: none"> <li>- BAs may reopen OE events between May 25 and May 31, as required (Steps to reopen an event are found in the following job aids: -<a href="#">BN361 Managing and Approving Dependents</a> -<a href="#">BN361 Re-opening and Reprocessing a Benefit Event</a>)</li> <li>- Access to benefits that take effect on July 1 is likely delayed if the May 31 keying deadline is missed.</li> </ul>
Vendor File - Benefit Notification of New Coverage for July 1, 2024	Monday, June 3	Files will be transmitted to vendors with new coverage effective for the July 1, 2024 plan year.
New Enrollments visible on Benefit Enrollment Extract for Non-Cardinal Payroll agencies ( <i>BN271 Benefits Enrollment Extract</i> )	Tuesday, July 2	Deductions for Cardinal Payroll agencies begin with the paycheck following July 3.

## **Supporting Documentation for Eligible Dependents**

Supporting documentation must be received to approve elections to enroll eligible dependents. Employees have **60 days from the end of OE**, July 13, to submit the supporting eligibility documentation.

**IMPORTANT: Health care coverage for unapproved dependents will not be effective until all approved documentation is received.**

Newly added dependents remain in an “Unapproved Dependent” status until the documentation is received by the agency. This means that the dependent(s) will not have access to health care coverage with the health plan until they are updated to an “Approved Dependent” status.

If the documentation is received, the agency should **reopen** the event to change the dependent to **Approved**. Making the change directly to the Update Dependent/Beneficiary screen **will not** go over on the nightly file to the vendor and enrollment of the dependent may be delayed. *Please see the [BN361 Managing and Approving Dependents](#) job aid for instructions to approve dependents.*

If documentation is not received within 60 days from the end of OE, the agency should **reopen** the event where the dependent was added and update the health benefits enrollment to **remove** the unapproved dependent from coverage. *Steps to reopen an event are found in the [BN361 Managing and Approving Dependents](#) job aid.*

## **Newly Eligible Employees for May 1 and June 1**

Cardinal will create OE Events in On-Demand for all benefit eligible employees on April 26, 2024, after 5:00 pm. **New this year**, if a new hire is keyed after April 26, in addition to the Hire Event, Cardinal will automatically create an OE Event for employees hired between May 1 and June 1 to make a separate election for July 1, 2024.

While health care coverage elections made for the initial hire will carry over to the next plan year, any FSA elections made for the current plan year will end on June 30, 2024. FSAs require a new election each plan year. Newly eligible employees may elect to enroll in one or both FSAs:

- for the remainder of the current plan year which ends on 6/30/2024,
- the plan year beginning 7/1/2024, or
- both plan years.

Benefit eligible employees with an **effective date of May 1**:

- Can make a separate open enrollment election from May 1 through May 15 by using ESS or submitting an enrollment form.
- This election may include changes to health care, membership, and new FSA elections effective July 1.
- After open enrollment ends, employees can make a separate FSA election **only** for July 1 by submitting a separate enrollment form within their newly eligible election (30 days) window.
- ESS will not be available for employees to submit an election in Cardinal after May 15. The BA should use the OE event to key the FSA election for July 1.

Benefit eligible employees with an **effective date of June 1:**

- Can make a separate FSA election **only** for July 1 by submitting a separate enrollment form within the employees newly eligible election (30 days) window.
- **Cannot** make a separate or different election to their health care coverage (*FSA election only permitted*).
- The BA should use the OE event to key the FSA election for July 1.

BAs should notify newly eligible employees of their election options for the new plan year. **All OE Events will close out automatically on May 24, if an election is not entered. BAs can reopen the OE event to key a separate FSA election from May 25 - May 31.** Separate FSA requests for July 1 received after May 31 should be sent to OHB for system entry.

### **QME/Life Event Requests for May 1 and June 1**

Employees with a qualifying mid-year event/QME (life event) with election changes effective May 1 or June 1 may also make a separate FSA election for July 1 since FSAs require an election for each plan year. The election request must be received within the employee's QME election window. All July 1 FSA election requests received after the OE period ends on May 15, 2024 will need to be submitted to OHB for system entry.

If the employee made an OE election for health care changes to be effective July 1, 2024, the BA should review both the QME and OE requests with the employee to determine if a change can be allowed to modify the OE election for July 1, 2024. The employee's OE election for a health plan and/or membership should be honored.

For example:

- the employee made an OE request to change plans from COVA HDHP to COVA HealthAware for July 1, 2024 and
- the QME request was to add a dependent to the health plan changing from single to dual coverage for June 1, 2024.

The employee would be enrolled in dual COVA HDHP as of June 1, 2024 but would be enrolled in dual COVA HealthAware coverage for July 1, 2024. Contact OHB for assistance with the consistency determination. **Note:** Employees should carefully consider the difference in coverage when making a plan change.

### **Premium Rewards**

Current premium rewards end June 30, 2024. Employees must complete and submit a health assessment during OE using their current health plan member website or mobile app to receive a Premium Reward for July 1, 2024. Additional information on Premium Rewards is available in the *Spotlight* and on the OE page: <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25>.

New rewards earned for July 1, 2024 will be posted as reported from Anthem and Aetna and approved by DHRM. The Premium Reward can be found under "Simple Benefits". If a premium reward shown in Cardinal HCM is not reflected in the employee's paycheck on or after July 16, contact your agency's payroll office.

## **Cardinal Reports, Queries, and Job Aids for BAs**

All training support materials are posted on the [Cardinal website](#) and available for users. Below are key job aids to have on hand during OE:

### **Job Aids**

- [BN361 Enrollment Steps for an Employee](#) – Enrollment steps for an **employee** through both New Hire and OE processes in Cardinal ESS.
- [BN361 Open Enrollment Life Event](#) – Guidance on the actions a BA must take when adding a Life Event during OE. These actions will ensure that the life event changes are reflected in the OE elections and are transmitted to the vendors.
- [BN361 Re-opening and Reprocessing a Benefit Event](#) – step-by-step instructions for the BA to reopen and reprocess a Benefit Event after the Benefit Event has been validated and finalized.
- [BN361 Managing and Approving Dependents](#) – step-by-step instructions on how to generate the Dependent Waiting Approval Eligibility Audit report to review unapproved dependents and instructions on how to reopen a benefit event to approve dependents.

### **Reports (*Recommend running daily or every few days*)**

Use the [Generating an HCM Report](#) job aid to run the following reports:

- **Benefit Enrollment Changes Report (RBN287)** - This report lists all employees who enrolled in benefits or made changes to existing benefits within a specific date range.
- **Benefits Eligibility Audits (RBN301)** – When the **Dependent Waiting Approval** check box is selected, this report returns a list of dependents that are currently pending approval. BAs should use this information to follow up with employees for necessary supporting documentation. **Coverage information for unapproved dependents will not be sent to the Health Care Vendors if there are still dependents waiting approval.**

### **Query (*BAs required to run every few days*)**

Use the [Running an HCM Query](#) job aid to run the following query:

Open Enrollment (OE) Incomplete Election query – this query returns a list of employees who made an election on their OE event using ESS but did not click the **Submit Enrollment** button.

Navigator > Reporting Tools > Query > Query View > **V\_BN\_OE\_ELECT\_NO\_SUBMIT** query

If the employee does not click the **Submit Enrollment** button, the election changes requested **will not take** effect.

### **IMPORTANT:**

- Please reach out to these employees and have them “submit”/complete their enrollment during the OE period.
- **No exceptions** will be given to employees that do not click the “Submit Enrollment” button during the OE period.

## **Open Enrollment Data Exchange Schedule**

June 3: Vendors begin to receive OE elections from Cardinal HCM on the normal monthly file. There is no special OE file from Cardinal.

Inspira Financial (formerly PayFlex) will produce FSA confirmation statements for all July 1, 2024 accounts. New FSA enrollees will receive a new FSA MasterCard from Inspira Financial. Former enrollees should continue using their PayFlex MasterCard until the card expires.

Employees enrolled in COVA HDHP who reside in Virginia will receive new ID cards. Employees enrolled in COVA HDHP who reside outside of the state of Virginia will continue to use their existing ID card.

The plan administrators will mail health care coverage ID cards and Health FSA MasterCards to new enrollees. The cards and confirmation statements will be mailed prior to July 1.

## **Need Help?**

Cardinal HCM issues/reports: Agency BAs can submit a Cardinal ticket by emailing [vccc@vita.virginia.gov](mailto:vccc@vita.virginia.gov) and include "Cardinal" in the subject line with a brief summary for routing.

Provide **detailed** information about your issue, the employee's name and ID number. Also include your name, email address, and phone number where you can be reached.

See recommendations for submitting a ticket at [www.cardinalproject.virginia.gov/ticket](http://www.cardinalproject.virginia.gov/ticket)

Open Enrollment questions: Email: [openenrollment@dhrm.virginia.gov](mailto:openenrollment@dhrm.virginia.gov)  
Policy, eligibility and general questions: Email: [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov)  
Fax: 804-371-0231  
Phone: 888-OHB-4414 (888-642-4414)  
804-225-3642 in Richmond

When you contact OHB about specific issues, be sure to include the employee's name, the ID number, and a brief description of the issue. The Form [Agency Request for Assistance Form](#) is available on the DHRM Web site.