



COMMONWEALTH OF VIRGINIA HEALTH BENEFITS

COMMONWEALTH OF VIRGINIA DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Benefits Administrator Memo #26-01

To: Benefits Administrators
From: State and Local Health Benefits Programs
CC: The Office of Health Benefits (OHB)
Date: May 13, 2026
Re: Open Enrollment Information

Open Enrollment is May 15 - 29, 2026

Open Enrollment (OE) for health benefits and flexible spending accounts (FSAs) will take place from May 15 – May 29 this year for plan year elections effective July 1, 2026 – June 30, 2027.

Cardinal Human Capital Management (HCM) will be available for online employee elections, and paper enrollment forms may be used by those who do not have online access. The DHRM OE 2026-27 webpage at <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2026-2027> is available to find links to the Spotlight publication, Premiums, Summaries of Benefits and Coverage (SBC), and Important Health Benefits notices.

Communications and Materials Support for OE

The OE Spotlight publication was emailed on Wednesday, May 6, 2026, to all benefit eligible employees. The Spotlight publication contains OE information including premiums and any applicable benefit changes. The all-employee email was distributed to employees' preferred email address in Cardinal.

There may be several reasons why an employee may not have received the all-employee email that contained the Spotlight publication:

- Your agency's firewall blocked a valid email.
- The employee's personal email settings blocked the email (advise to check their spam/junk folders).
- The employee status could have changed since the email listing was originally pulled.

- Employees in a leave status may not have access to their work email address. It's the Benefits Administrator (BA) responsibility to identify employees on leave and provide them with the Spotlight and other open enrollment related materials. Please run either of the following queries, **V_BN_HR_DATA** and **V_HR_JOB_QUERY**, to help identify employees in a leave status.

Reminder: All information is available on the [DHRM OE 2026-27](#) webpage and employees should be directed there.

Ordering and Accessing Materials

Materials order forms from each vendor are available at [BA Forms](#).

Materials for Anthem and CarelonRx are available through the [Commonwealth Materials Ordering Portal](#). All users must have an account on the ordering portal. See the [COVA Ordering Guide](#) for instructions on creating an account (*Steps to accessing the ordering portal changed in February 2026*).

Note: *The Spotlight publication and the enrollment form are not available for ordering, they must be printed by the agency if copies are needed.*

Using Cardinal HCM

Employees can submit their online elections in Cardinal HCM beginning on Friday, May 15 and no later than 11:59 p.m. EDT on Friday, May 29 to be accepted. BAs can support their employee population for online enrollment in Cardinal by completing the following:

- Familiarize yourself with the Cardinal instructions in the Spotlight publication.
- Use [Cardinal's Open Enrollment webpage](#) to access Cardinal's OE resources.
- Access the Need Help Logging into Cardinal page [Login Help | Cardinal](#) to provide assistance with registration and logging in.

Important Cardinal Tips to Remind Employees:

- Hit the “**Submit**” button to finalize transactions.
- **Review their Confirmation Statement** for health plan election, flexible spending account election, and eligible dependents enrolled or not enrolled.
- Supporting documentation must be received by June 29, 2026. Newly enrolled dependents will be in an Unapproved status and will not have access to health coverage until the required documentation is provided and the status is updated to approved. If the documentation is received after June 29, 2026, send a request to OHB for review.

Using a Paper Enrollment Form

All enrollment forms must be postmarked, emailed, or faxed by Friday, May 29, 2026 to agency BA for keying.

Important Paper Enrollment Form Tips:

- 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.
- A fillable enrollment form is available on the [DHRM OE 2026-27](#) webpage.
- There are no enrollment forms available for ordering, employees and/or agencies must print the enrollment form if needed and/or complete the fillable online form and submit it by the deadline.
- Supporting documentation must be received by June 29, 2026. Newly enrolled dependents will be in an Unapproved status and will not have access to health coverage until the required documentation is provided and the status is updated to approved. If the documentation is received after June 29, 2026, send a request to OHB for review.

OE Key Dates

Activity	Date	Details
Cardinal Online OE Begins	Friday, May 15, 12:00 a.m.	<p>Employees may submit OE elections using Cardinal HCM.</p> <p>Reminder: Only when a user clicks the Submit Enrollment 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.</p> <p>BAs may start keying forms into Cardinal for OE.</p>
OE Forms Due	Friday, May 29	All enrollment forms must be postmarked, emailed, or faxed by Friday, May 29, 2026.
Cardinal Online OE Ends	Friday, May 29, 11:59 p.m.	Employees may submit OE elections using Cardinal HCM until 11:59 pm on Friday, May 29, 2026.
Manual Keying continues (BAs only)	Saturday, May 30	<p>BAs may continue keying forms into Cardinal.</p> <p>Reminder: Manually keyed forms will trigger an automated email with the Benefits Confirmation Statement link to users with a valid email address nightly.</p>

Keying Deadline to Enter Forms in Cardinal without OHB Approval	Friday, June 5	Note: OHB approval is required to enter OE elections after this date.
Closing OE Events	Saturday, June 6	Cardinal closes all OE events.
Confirmation Statements	Sunday, June 7	Employees that did not make an OE election will receive an email with a link to their Benefits Confirmation Statement.
Vendor File - Benefit Notification of New Coverage for July 1, 2026	Wednesday, June 3	The first file will be transmitted to vendors with OE elections effective July 1, 2026. Subsequent elections will be provided to vendors daily.
New Enrollments visible on Benefit Enrollment Extract for Non-Cardinal Payroll agencies (<i>BN271 Benefits Enrollment Extract</i>)	Wednesday, July 1	Deductions for Cardinal Payroll agencies begin with the paycheck following July 1.

Supporting Documentation for Eligible Dependents Enrolled During Open Enrollment

Employees must submit supporting documentation to enroll eligible dependents. The Health Benefits Program Eligibility [Rules and Definitions](#), including the required dependent documentation, can be found on the DHRM website.

Newly added dependents remain in an “Unapproved Dependent” status until the documentation is received by the agency. The vendors will not be notified of the dependent’s enrollment until the supporting documentation is provided and the status is updated to “Approved Dependent”.

HR staff must monitor and update dependents that are in an “Unapproved Dependent” status. If the supporting documentation is not received by June 29, 2026, HR staff must update Cardinal.

Please see the [BN361 Managing and Approving Dependents](#) job aid for instructions to generate the **Dependent Waiting Approval Benefits Eligibility Audit Report** to identify unapproved dependents. Use this report to review these dependents pending approval and to follow up with the employee to ensure that the supporting documentation is provided within the timeframe.

Note: If the employee decides that they no longer want to enroll the dependent and documentation is not provided, the dependent should remain in an “Unapproved Dependent” status for the 30-day period before being removed by the agency.

If supporting documentation is NOT received by June 29, 2026, HR staff should:

- re-enter the OE event used to add the dependent in On-Demand Event Maintenance to **remove** the dependent from the health benefits record.
- from the Option Election tab update the membership level if applicable and select (-) to remove the unapproved dependent from the dependent list
- **Do not delete the dependent’s profile**

Steps to re-open an event are found in [Job Aid BN361 Re-opening and Reprocessing a Benefit Event \(virginia.gov\)](#).

If supporting documentation is received by June 29, 2026 or less, HR staff should:

- re-enter the OE event to change the dependent’s status to **Approved Dependent**

Making the change directly to dependent profile on the Update Dependent/Beneficiary screen **will not** go over on the daily eligibility file to the vendor and enrollment of the dependent may be delayed. Steps to approving dependents can be found beginning on page 11 in the [BN361 Managing and Approving Dependents](#) job aid.

Note: If the update is performed timely, the employee premium level should be adjusted prior to the certification of the first payroll for the 2026-2027 plan year.

If supporting documentation is received after the June 29, 2026 deadline, HR staff should:

- submit a request for assistance to OHB for review
- include a statement from the employee explaining the delay in submitting the required documentation

Newly Eligible Employees for June 1

Cardinal will create OE Events in On-Demand for all benefit eligible employees on May 13, 2026. If a new hire is keyed after May 13, 2026, in addition to the Hire Event, Cardinal will automatically create an OE Event for employees hired between May 14 and June 1 to make a separate FSA election for July 1, 2026.

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.

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, 2026. 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 June 30, 2026,
- the plan year beginning July 1, 2026, or
- both plan years.

BAs should notify newly eligible employees of their election options for the new plan year. **All OE Events will close out automatically on June 6.** Separate FSA requests for July 1 received after June 6 should be sent to OHB for system entry.

QME/Life Event Requests for June 1

Employees with a qualifying mid-year event/QME (life event) with election changes effective 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 29, 2026 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, 2026, 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, 2026. 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, 2026 and
- The QME request was to add a dependent to the health plan changing from single to dual coverage for June 1, 2026.
- The employee would need to provide supporting eligibility documentation to add the dependent within 30 days of the QME election request. Documentation received after 30 days should come to OHB for review.

The employee would be enrolled in dual COVA HDHP as of June 1, 2026, but would be enrolled in dual COVA HealthAware coverage for July 1, 2026. 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, 2026. COVA Care and COVA HealthAware members must now complete two requirements to earn a Premium Reward. The two requirements are **an annual preventive visit, well-adult or well-woman (gynecological) exam and completion of a Health Assessment.**

To be eligible to receive the Premium Rewards effective July 1, 2026, members must complete the following:

1. Enrollment: Be enrolled in a COVA Care or COVA HealthAware plan.
2. Health Assessment: Complete or update and submit the Health Assessment using the current health plan's app or website between January 1, 2025 and May 31, 2026*.
3. An Annual Preventive Visit: Processed and paid by the health plan between January 1, 2025 through May 31, 2026.

COVA Care and COVA HealthAware members will get credit for the completion of both the annual preventive visit, well-adult or well-woman (gynecological) exam that was processed and paid by the health plan and the Health Assessment during the lookback period of January 1, 2025, through May 31, 2026*.

*This is a change from information in **SPOTLIGHT** (To meet the Health Assessment requirement, credit will be given if completed during the lookback period of January 1, 2025 through May 31, 2026.

If a Health Assessment and an annual preventive visit, well-adult or well-woman (gynecological) exam are not completed and paid by the health plan during this time (January 1, 2025 through May 31, 2026), any existing Premium Rewards incentive will be terminated on June 30, 2026.

Additional information on Premium Rewards is available in the Spotlight and on the DHRM Open Enrollment 2026-27 page: <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2026-2027>.

New rewards earned for July 1, 2026, will be posted as reported by Anthem and Aetna. The Premium Reward can be found on "Simple Benefits" and "Create Additional Pay" in Cardinal HCM. If a premium reward shown in Cardinal is not reflected in the employee's paycheck on or after July 16, contact your agency's payroll office.

If you have an employee/non-Medicare retiree or covered spouse who has completed the requirements but is not receiving the Premium Rewards incentive, you may submit a request for assistance on behalf of the employee/retiree/spouse to ohb@dhrm.virginia.gov or fax to 804-371-0231. The confirmation of completion of the Health Assessment and the Explanation of Benefits for the annual preventive exam will be required as supporting documentation. Prior to sending a request to OHB, please review Cardinal to confirm that the Premium Rewards incentive has not been established.

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

- [ESS- How to Make Open Enrollment Elections](#) - Enrollment steps for an employee through the OE process 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*)

It is important that this query is ran every few days during Open Enrollment. It is the BAs responsibility to contact your employees and advise.

No Submit Button

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

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 will produce FSA confirmation statements for all July 1, 2026 accounts. New FSA enrollees will receive a new FSA MasterCard from Inspira Financial. Existing FSA enrollees should continue using their Inspira MasterCard until the card expires. The plan administrators will mail health care coverage ID cards and Health FSA MasterCard 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 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

Open Enrollment questions:

Email: openenrollment@dhrm.virginia.gov

Policy, eligibility and general questions:

Email: 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.