



COMMONWEALTH OF VIRGINIA HEALTH BENEFITS

COMMONWEALTH OF VIRGINIA
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Benefits Administrator Memo **#23-04**

To: Benefits Administrators
From: State and Local Health Benefits Programs
CC: The Office of Health Benefits (OHB)
Date: April 28, 2023
Re: Open Enrollment Instructions

Open Enrollment is May 1 - 15, 2023

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, 2023 and ends June 30, 2024.

Options for Open Enrollment (OE)

- **Forms:** All enrollment forms must be postmarked, emailed, or faxed by Monday, May 15, 2023 to agency Benefits Administrators for keying.
 - **Note:** 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 Monday, May 1 through 11:59 pm on Monday, May 15, 2023.

Communications and Materials Support for OE

Detailed communications and materials guidance was sent to BAs on Monday, April 10 in the [BA Memo #23-02](#). Please review prior to open enrollment.

Key dates for OE

Activity	Date	Details
Cardinal Online OE Begins	Monday, May 1, 12:00 a.m.	<ul style="list-style-type: none"> - Employees may submit OE elections using Cardinal HCM. <ul style="list-style-type: none"> ➤ 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. - BAs may start keying forms into Cardinal for OE.
OE Forms Due	Monday, May 15	All enrollment forms must be postmarked, emailed, or faxed by Monday, May 15, 2023.
Cardinal Online OE Ends	Monday, May 15, 11:59 p.m.	Employees may submit OE elections using Cardinal HCM until 11:59 pm on Monday, May 15, 2023.
Manual Keying continues (BAs only)	Tuesday, May 16	<p>BAs may continue keying forms into Cardinal.</p> <ul style="list-style-type: none"> ➤ Reminder: Overnight, manually keyed forms will trigger an automated email with the Benefits Confirmation Statement link to users with a valid email address.
Closing OE Events	Friday, May 26, after 5:00 p.m.	Cardinal closes all OE events.
Keying Deadline to Enter Forms in Cardinal without OHB Approval	Wednesday, May 31	<ul style="list-style-type: none"> - BAs may reopen OE events between May 27 and May 31, as required (<i>Steps to reopen an event are found in the BN361 Benefits Quick Reference Guide, pages 11-14</i>). - Access to benefits that take effect on July 1 is likely delayed if the May 31 keying deadline is missed.
Vendor File - Benefit Notification of New Coverage for July 1, 2023	Thursday, June 1	Files will be transmitted to vendors with new coverage effective for the July 1, 2023 plan year.
New Enrollments Visible on Benefit Enrollment Extract for Non-Cardinal Payroll agencies (<i>BN271 Benefits Enrollment Extract</i>)	Monday, July 3	Deductions for Cardinal Payroll agencies begin with the paycheck following July 3.

Employee Communications

- *Spotlight* newsletter mailed beginning April 10: The *Spotlight* newsletter contains OE information including premiums and plan changes. It was mailed to the employee home address of record.
- All-employee email sent on April 18: Email distributed to those employees with an email address in Cardinal. It included an electronic *Spotlight* newsletter and additional OE information.

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 to submit the supporting eligibility documentation.

IMPORTANT: Health care coverage 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 pages 15 – 16 of the [Benefits Quick Reference Guide](#) 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 Benefits Quick Reference Guide](#), pages 11 – 14.*

Newly Eligible Employees for May 1 and June 1

Newly eligible employees with coverage effective May 1 or June 1 may also make a separate FSA election for July 1. While the health care coverage election carries over to the next plan year, any FSA election made for the current plan year ends on June 30. FSAs **require an election** each plan year.

Newly eligible employees may elect to enroll in one or both of the FSAs:

- for the remainder of the current plan year which ends on June 30, 2023,
- the plan year beginning July 1, 2023, or
- for both plan years.

BAs should confirm the employee's intent and request a separate form for each plan year's election. The election requests must be received within the employee's newly eligible election window. All July 1, 2023 FSA election requests received after the OE period ends on May 15, 2023 will need to be submitted to OHB for system entry.

Newly eligible employees hired after the end of the OE period of May 15, 2023 **cannot** make a separate or different election for health care to begin July 1, 2023. Their initial health care election for June 1 will be in effect for July 1, 2023.

Cardinal will create OE Events for all active employees on Friday, April 28. If a new hire is keyed after Friday, April 28, they will receive a new hire event. The new hire initial elections will remain in effect for the new 2023-24 plan year. If the employee wishes to make an OE election, they'll need an OE event created for the 2023-24 plan year.

- If the employee needs an OE event and the current date is prior to May 15 send an email to VCCC requesting an OE event be created for the employee.
- If the employee is added after the OE window ends on May 15, send an email to OHB to request a separate FSA election for the 2023-24 plan year.

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, 2023 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, 2023, 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, 2023. 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, 2023 and
- the QME request was to add a dependent to the health plan changing from single to dual coverage for June 1, 2023.

The employee would be enrolled in dual COVA HDHP as of June 1, 2023 but would be enrolled in dual COVA HealthAware coverage for July 1, 2023. 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, 2023. Employees must complete and submit a health assessment during Open Enrollment using their current health plan member website or mobile app to receive a Premium Reward for July 1, 2023. Additional information on Premium Rewards is available in the Spotlight and on the Open Enrollment page at <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2023-24>.

New rewards earned for July 1, 2023 will be posted as reported from Anthem and Aetna and approved by DHRM. The Premium Reward can be found under "Simple Benefits" and "Create Additional Pay". If a premium reward shown in Cardinal HCM is not reflected in the employee's paycheck on or after July 15, contact your agency's payroll office.

Cardinal Reports, Queries, and Job Aids for BAs

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

Job Aids

- [BN361 Enrollment Steps for an Employee](#) – Enrollment steps for an employee through both New Hire and Open Enrollment processes in Cardinal ESS.
- [BN361 Benefits Event Status Report](#) – This report lists all participants in a particular process status or set of status levels. In addition, this document includes common error results shown on this report and how to troubleshoot each one.
- [BN361 Open Enrollment Life Event](#) – Actions a Benefits Administrator (BA) must take when adding 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.
- [BN361 Benefits Quick Reference Guide](#) – Use when Reopening Events (pg 11), Approve Dependents (pg 15).

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

Use the [Generating an HCM Report](#) job aid for help 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.
- **Benefit Eligibility Audits (RBN301)** – For OE, use the Benefits Waiting Approval check box and select your company.

Queries (*Recommend running daily or every few days*)

Use the [Running an HCM Query](#) job aid to identify ESS users who may have **started** Open Enrollment, but did not **click the Submit Enrollment** button.

Navigator > Reporting Tools > Query > Query View > **V_BN_OE_ELECT_NO_SUBMIT** query

This query will return employees who have made a change to an election but have not clicked the **Submit Enrollment button** to complete their event. If the employee does not **click Submit Enrollment**, the election changes requested **will not take** effect.

IMPORTANT:

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

Open Enrollment Data Exchange Schedule

June 1: Vendors begin to receive Open Enrollment elections from Cardinal HCM on the normal monthly file. There is not a special Open Enrollment file from Cardinal. The plan administrators will mail health care coverage ID cards and Health FSA MasterCard benefit cards to new enrollees. PayFlex will produce FSA confirmation statements for all July 1, 2023 accounts. The cards and confirmation statements will be mailed to the home address of record in Cardinal prior to July1.

Need Help?

Cardinal HCM issues/reports: Agency BAs can submit a Cardinal ticket by emailing vccc@vita.virginia.gov, include "Cardinal" is in the subject line with a brief summary for routing.

Provide **detailed** information about your issue, the employee's name and the ID number, include your name, email address, and your phone number.

See complete recommendations 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.