Human Capital Management (HCM)

Benefits Administrator Open Enrollment (OE) Forum

April 24, 2024

Agenda

- OHB Reminders
  - Communications and Resources
  - Supporting Documentation for Dependents
  - Dual Enrollment
  - Employee Reminders
- Open Enrollment Overview
  - Timeline
  - Employee Log In
  - Reminders
  - System Changes
  - Enrollment Transmission Dates
  - ESS Reminders

- Processing Open Enrollment Events
  - Keying Paper Forms
  - Reopening Events
- New Hires & Life Events
- Demo – Open Enrollment Events
- Reports & Queries
  - Benefit Eligibility Audits
  - OE Incomplete Election Query
  - Cardinal Enrollment Report
  - Benefit Enrollment Changes Report
- Questions
- Support

OHB Reminders

The Office of Health Benefits Open Enrollment Communications and Resources

Find out what's new in 2024 in the redesigned Spotlight and on DHRM's Open Enrollment webpage!

- Employees received a mailed and electronic copy of 2024 Spotlight Publication.

- Use DHRM's 2024 Open Enrollment webpage to access Spotlight, Summaries of Benefits and Coverage (SBC), Premiums, Important Notices and more.

- Please review detailed guidance provided to BAs:
  - BA Memo #24-01, "Communications and Materials"
  - BA Memo #24-03, "Open Enrollment Instructions"

Supporting Documentation for Newly Enrolled Dependents

- Employees have **60 days** from the end of Open Enrollment to **submit supporting eligibility documentation.**

- Newly added dependents will be in an **Unapproved** Dependent status until the required documentation is provided.

- Dependent(s) **will not have access to health care coverage** until they are updated to an **Approved** Dependent status.

- If the documentation **is received within the 60 days from the end of Open Enrollment**, 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 daily file** to the vendor(s) and access to coverage for the dependent will be delayed.

- If documentation **is not received within 60 days from the end of Open Enrollment**, the agency should reopen the event and update the health benefits enrollment to remove **(-) the Unapproved Dependent and adjust the plan option, if applicable**.

> **Benefit Eligibility Audits Report (RBN301)**
>
> For Open Enrollment, check the Dependents Waiting Approval box to identify Unapproved Dependents.

Dual Enrollment in the State Health Plan

No person can be enrolled in more than one state health benefits plan under any circumstances!

If this warning message appears after entering a dependent SSN, it means that the dependent you are adding to your employee's policy is also listed as a dependent on another person's record in Cardinal.

> Warning -- National ID 555555555 is already used for dependent 00764583100/02. (1000,688)
>
> A National ID cannot be used within the same country for two different individuals. The National ID you entered is already in use by another employee, dependent, or applicant.
>
> OK
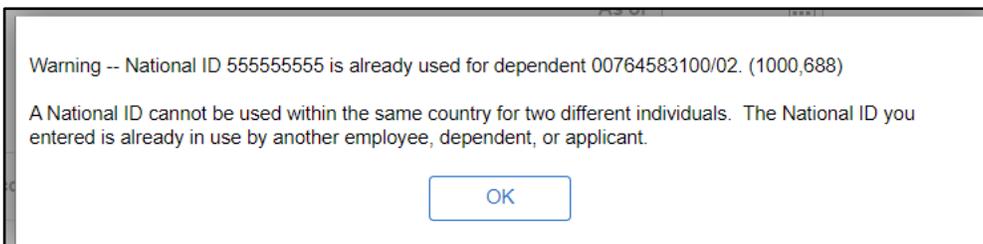
- The Employee ID of the other person is listed in the warning message.

- If a corresponding election is not made during open enrollment to remove the dependent from the other plan, OHB will run an audit to identify employees/dependents enrolled in two state plans and terminate the coverage effective 07/01/2024 according to policy.

Employee Reminders to Review Open Enrollment Elections

Employees will receive an email to access their confirmation statement in Cardinal after successfully submitting an open enrollment election.

- Employees should review their elections to ensure they are the intended election for the new plan year.

- Employees should check healthcare and FSA deductions for the new plan year on their first paycheck received after July 1.

From: noreply.HRPRD1@doa.virginia.gov <noreply.HRPRD1@doa.virginia.gov>
Sent: Tuesday, May 3, 2022 9:38 PM
To:
Subject: Benefits Confirmation Available

This email is to confirm that a benefit enrollment has been completed in the Cardinal system.
Your Benefits Confirmation Statement has been posted on the Employee Self Service website.

To view your statement:
· login to the Cardinal website
· click on Human Capital Management (HCM) link
· navigate to the Benefit Details tile
· click on Benefit Statements
· Select Confirmation Statement as the Statement Type

Open Enrollment Overview

Open Enrollment – Benefits Administrator Timeline

May 1	May 15	May 24	May 31
OE Begins	**OE Elections Due**	**OE Events Closed**	**Keying Deadline**
• Employee Self Service (ESS) OE opens 12:00 a.m.	• ESS OE closes 11:59 p.m. • Paper forms due	• Cardinal closes all OE events	• All paper forms must be keyed by 5:30 p.m.

Employee Timeline

Open Enrollment – Employee Log In

Employees must be able to successfully log in to Cardinal to make online OE elections.

- Valid email address in Cardinal is required.
- Incorrect email addresses must be updated by an HR Administrator.
- Once an email address is fixed a job runs every 2 hours (8:00 a.m. – 4:00 p.m.) in Cardinal to grant access. After the job runs the employee will be able to register.
- Cardinal locks users out after 3 failed password attempts.
  - The lockout is reset after 30 minutes.
- If a ticket is needed to resolve an access issue, the Cardinal Security Team answers tickets 8:00 a.m. to 5:00 p.m. Monday-Friday.

- **IMPORTANT:** Employees who have unresolved access issues in Cardinal on the final day of open enrollment should submit a paper form to the agency BA.

Open Enrollment Reminders

Adding Dependents

- Requires BA approval in Cardinal.

- Supporting documentation must be received within 60 days of the end of OE.

- If an employee does not have an SSN for their dependent(s), they can still add their dependent(s) and submit their OE elections in Cardinal.

Flexible Spending Accounts (FSAs)

Medical FSA and Dependent Care FSA elections **do not automatically carry forward**. Re-election is required to continue using these accounts.

- **New for 2024**: The Flexible Spending Administration Fee will be automatically added when a Flexible Spending Account is selected in ESS.

Confirmation Statements

Emailed nightly to employees (with a valid email) when:

- Employee submits online OE elections or makes changes in ESS.

- Benefit Administrator submits OE elections or makes changes on behalf of employee.

Open Enrollment System Changes

Plan Changes

- Optima plan name is now Sentara
- FSA annual election maximum increased to $3200
- FSA fee enrollment is automatic in Employee Self-Service

Coverage Code/Level Changes

Coverage levels will remain the same for Anthem, Aetna, Sentara, and Kaiser plans

- 1 – Single
- 2 – Self + Spouse
- 3 – Self + Child
- 4 – Family (Employee + 2 or more Dependents)

New for 2024: Tricare plan will have 2 new Coverage Codes

- 1 – Single
- 2 – Self + Spouse
- 8 – Self + Child(ren)
- 9 – Family (Employee + Spouse + Child(ren)

Open Enrollment System Changes (continued)

Confirmation Statements

- Statements (Printed and Online) reflect annual costs

- Printed Statements now will show coverage begin date

New Hires

- From May 1 to June 1, an automated process creates OE Events each night for newly hired employees who qualify.

Cardinal			
Piedmont Geriatric Hospital		**CONFIRMATION OF 2024 ELECTIONS**	
Salaried Employee Benefit Pgm		EVENT MAINTENANCE	
		Statement Issue Date: 02/14/2024	

Employee ID: 000_____00

This statement confirms your recent benefit elections. These coverages will remain in effect until you experience a change in family status or in your employment situation. If an error has been made in recording your elections, please contact your benefits administrator. Please keep a copy of this form for your records.

PERSONAL INFORMATION

Home Address	, AMELIA COURT HOUSE, VA 23002-5809
Email Address	noemail@virginia.gov
Gender	Female
Marital Status	Unknown
Birthdate	

ELECTION SUMMARY

Benefit	Coverage	Coverage Begin Date	Your Cost Annually
COVA High Ded Plan + PrevDen	Single	07/01/2023	$ 0.00
Medical Flex Spending Account		07/01/2024	$ 500.00
Dependent Care FSA		07/01/2024	$ 5,000.00
Flex Spending Admin Fee		07/01/2024	$ 25.20

Important Enrollment Transmission Dates

Premium Rewards

- New plan year premium rewards will be received from the vendor and visible in Cardinal by June 24.

Health Enrollments

- New plan year health elections will be sent to vendors on June 3 and will be visible in the vendors' systems on June 4.
- All agency BAs can see new plan year enrollments at any time by running the Cardinal Enrollment Report with a 07/01/2024 as of date.

FSA Enrollments

- New plan year FSA elections will be sent to the vendor on June 3.

Employee Self-Service Reminders

- Employees must check the box next to each dependent they want to cover **prior** to selecting their medical plan.

- **Important!** If an employee needs to add someone to their health plan who isn't already listed under Enroll Your Dependents, they must click the **Add Dependent** button first.

- Enter the **total FSA contribution for the plan <u>year</u>** (not per paycheck) in the **Annual Pledge** field.

Don't Forget, Click Submit!

Processing OE Events

The Open Enrollment Event

- All employees eligible to participate will have an OE event generated.

- BAs will access the OE event by navigating to the On-Demand Event Maintenance Page.

Navigation: **Benefits > Manage Automated Enrollment > Events > On-Demand Event Maintenance**

Keying Paper Open Enrollment Forms

The enrollment steps during Open Enrollment are the same as any other enrollment.

Reminders

- Add and approve dependents from within the OE event.

- Remove dependents using the Election Entry Health Enrollment page; to maintain history **do not delete** the dependent profile.

- The **Enroll All** button can be your best friend but be careful.

- If changes are made to an enrollment (including dependent approvals), a new confirmation statement is generated.

- Benefit Administrators have access to all confirmation statements; employees only see the most recent statement generated for each event.

- Keying errors can be fixed by reopening an event.

Keying Deadline: Friday, May 31, 5:30 p.m.

Reopening an Event

Reopening an Event (continued)

When do I need permission?

Benefit Events should only be reopened by Benefit Administrators within their original enrollment window, except for paperwork received within that window but keyed late.

OE Enrollment Window	Types of Changes
May 1 – May 31	All Changes
May 31 – July 13	Dependent Approvals/Life Event Processing

Exception requests can be made to the Office of Health Benefits (OHB) and must be approved prior to reopening a Benefit Event.

How to Reopen an Event

Navigation: **Menu > Benefits > Manage Automated Enrollment > Events > On-Demand Event Maintenance**

1. Click the Event Status Update Button.
2. Find the Event that needs to be reopened.
3. Change the Process value from 'Normal Processing' to 'Re-Enter'.
4. Change the Event Status value from 'Closed to Processing' to 'Open for Processing'.
5. Click the **OK** button (you might have to scroll down) to return to the On-Demand Page.
6. Click the **Reprocess** Button.

Before

After

New Hires & Life Events

Why Would a New Hire Need an OE Event?

NEW! We have automated the creation of OE Events for those hired between May 1st – June 1st each night a process will run and create OE Events for eligible newly hired employees.

Scenario: An employee hired May 26 wants to enroll in Medical FSA as of June 1 for $200.00 and then wants their annual election for the new plan year to be $3200.00.

Enrollment Actions Needed:

- Employee is enrolled in a $200.00 Medical FSA on the Hire Event.

- Upon successful initial hire enrollment, employee is also enrolled in the OE Event for the new plan year maximum FSA election of $3200.00.

IMPORTANT: Refer to BA Memo "#24-03" for information on processing new hires during open enrollment.

New Hire Open Enrollment OHB Guidelines

Newly eligible employees hired after the OE period cannot make a separate or different health care election to begin July 1, 2024.

- Their initial health care election will continue to be in effect for the new plan year that begins July 1, 2024.

- Employees with a May 1 or June 1 hire date may make a separate election to enroll in one or both FSA's by submitting a paper enrollment form after open enrollment ends for the new plan year to begin July 1.
  - The form must be received within the newly eligible window.

Enrolling New Hires During Open Enrollment

An employee with a HIR and an OE event will look the same as any other hire on the On-Demand page.

1. Enroll the employee in their new hire benefits and when complete, click the **Validate/Finalize** button as you do with each enrollment.

2. Click the **Return to Search** Button and then select the employee again.

On-Demand Event Maintenance

Jane Employee   Person ID   00861759600   Ben Record   0

Activity Date	Source	Empl Record	0

Schedule/Prepare Activity   Pending Activities   0   Show Activities   Action

Event ID   2   Event Date   05/06/2024   Status   Prepared   Class   HIR   Event Status Update

Prepare Options   Event Status   Open for Processing

Enrollment Statement   Run Date

Frequency
- Deduction Frequency   ○ Annual Frequency

Election Entry   Entered   0   of   5   Show Plans

Validate/Finalize   Errors   0   Show Errors   ☐ Finalize/Apply Defaults

Confirmation Statement   Run Date

Reprocess   Process Indicator   N   🔍   Normal Processing

Save   Return to Search   Notify

Enrolling New Hires During Open Enrollment (continued)

3. The employee's OE Event is now displayed on the On-Demand Page.

4. Click the **Prepare Options** button to prepare the OE Event for data entry.

5. Once prepared, the **Election Entry** button will be available for you to enter the employee's new plan year elections.

On-Demand Event Maintenance

Jane Employee   Person ID 00861759600   Ben Record 0

Activity Date   Source   Empl Record 0

Schedule/Prepare Activity   Pending Activities 0   Show Activities   Action

Event ID 0   Event Date 07/01/2024   Status Program Elig   Class OE   Event Status Update
                                                 Assigned

Prepare Options   Event Status Open for Processing

Enrollment Statement   Run Date   Frequency
                                                     ○ Deduction Frequency ○ Annual Frequency

Election Entry   Entered 0 of 0   Show Plans

Validate/Finalize   Errors 0   Show Errors   ☐ Finalize/Apply Defaults

Confirmation Statement   Run Date

Reprocess   Process Indicator N
                                                     Normal Processing

Save   Return to Search   Notify

New Hire Benefit Events in Employee Self-Service

Employees hired between May 1 - 15 will see:

- Initial Enrollment

- Open Enrollment

After May 15, they will only see the new hire event (Initial Enrollment).

Life Event Changes and Open Enrollment

Special care needs to be taken when processing Life Events that happen between May 1 and July 1 to ensure that benefits are correct with both Cardinal and the vendors.

Before making any change to the employee's benefits it is imperative to have a complete picture of any changes the employee made for Open Enrollment (OE).

To review elections, navigate to:

Health: Benefits > Enroll In Benefits > Health Benefits

FSA: Benefits > Enroll In Benefits > Spending Accounts

Demo
Open Enrollment Events

Reports & Queries

Benefit Eligibility Audits/Dependent Waiting Approval

Navigation: Menu > Benefits > Reports > Audits > Benefit Eligibility Audits

Use the Dependent Waiting Approval report to identify dependents added during Open Enrollment that still require approval and supporting documentation.

OE Incomplete Election Query

Navigation: Menu > Reporting Tools > Query > Query Viewer > V_BN_OE_ELECT_NO_SUBMIT

Returns a list of employees who made an election on their Open Enrollment event using Employee Self-Service (ESS) but did not click the submit enrollment button.

- Follow up with employees on this list prior to Wednesday, May 15

Cardinal Enrollment Report (RBN350)

Navigation: Menu > Benefits > Reports > Cardinal Enrollment

Provides employee benefit enrollment information including health, FSA, premium reward, and medical premiums.

The report includes:

- Active/LOA/Suspended employees

- Terminated employees

Note: Terminated employees remain on the report for 90 days from date of termination.

Benefit Enrollment Changes Report (RBN287)

Navigation: Menu > Benefits > Reports > Benefit Enrollment Changes

Lists all employees who enrolled in benefits or made changes to existing benefits within a specific date range.

Note: On the Benefit Enrollment Changes Report **Run Control Page** the From Date and To Date fields are required fields. At least one Plan Type must be selected.

Example: Benefit Enrollment Changes Report

Questions?

Support

Job Aids

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:

[BN361 Benefits Event Status Report](#) – instructions on how to run this report, which lists all participants in a particular process status or set of status levels. This document also includes common error results shown on the report and how to troubleshoot each one.

[BN361 Open Enrollment Life Event](#) – guidance on the 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 Reopening 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 Enrollment Steps for an Employee](#) – walkthrough of the enrollment steps for an employee through both New Hire and Open Enrollment processes in Cardinal ESS.

[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 & Queries

Report/Query Name	Open Enrollment Use	Description
Benefit Eligibility Audits Reports (RBN301)	Monitor new added dependents requiring approval.	Select the Dependent Waiting Approval check box to return a list of dependents that are currently pending approval.
Benefit Enrollment Changes Report (RBN287)	Review employees who made open enrollment elections.	Lists all employees who enrolled in or made changes to benefits within a specific date range.
Cardinal Enrollment Report (RBN350)	Review detailed employee enrollment information.	Provides employee benefit enrollment information including health, FSA, premium reward, and medical premiums for the following: • Active employees • Employees on paid or unpaid leave • Suspended employees • Employees enrolled in COBRA • Terminated employees (within 90 days of term date)
V_BN_OE_ELECT_NO_SUBMIT OE Incomplete Election Query	Monitor & follow up with employees who forgot to click the submit button in ESS.	Returns a list of employees who made an election on their OE event using ESS but did not click the Submit Enrollment button.

Need help running a report or query? Use the Generating an HCM Report and the Running an HCM Query job aids for guidance.

DHRM OE Website & Resources

dhrm.virginia.gov/employeebenefits/
open-enrollment-2024-25

- 2024 Spotlight Publication

- Fillable Enrollment Form

- Benefits At A Glance

Site also includes:

- Health Plan Brochures

- Dental and Vision Information

- Premium and Premium Rewards Information

- Flexible Spending Account Information (State Employees Only)

DHRM/OHB Support

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

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

Cardinal OE Website & Resources

cardinalproject.virginia.gov/oe

- Open Enrollment Tutorial Video

- Cardinal's Quick Guide to Open Enrollment

- ESS_How to Make Open Enrollment Elections job aid

Cardinal Support

❑ Is a page not working?

❑ Need support with Cardinal functions?

❑ Login issues?

Submit a help desk ticket by emailing vccc@vita.virginia.gov and include the following information:

Subject: Cardinal - <brief summary for routing>

Email Contents:

- Detailed information about your issue (i.e., page, actions, error).

- Agency name and business unit **or** Locality name and 9-digit DHRM Group Number

- Name, email address, and best contact phone number.

Thank You for Attending

Appendix

Open Enrollment – Cardinal Log In FAQs

I forgot my Username, how do I retrieve it? → To reset your Cardinal Password, click "Forgot Username". Enter email address and re-Captcha

I forgot my Password, how do I reset it? → To reset your Cardinal Password, click "Forgot Password". Enter email address and re-Captcha
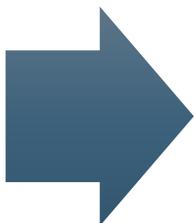
What should I do if I've locked myself out? → You will receive an email indicating when your account will be unlocked and instructions for next steps
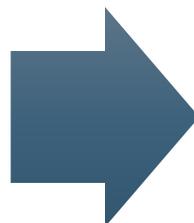
What should I do if I can't remember my security question? → Submit a help desk ticket by emailing vccc@vita.virginia.gov and include "**Cardinal** - …" in the subject line with a brief summary for routing
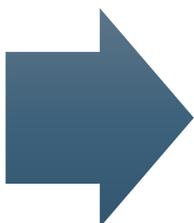
Cardinal ESS
Online Open Enrollment

ESS - Online Open Enrollment

On the Cardinal Homepage, click the Benefit Details tile.

- Select **Benefits Enrollment** from the menu.

- Click **Start** next to Open Enrollment under Your Benefit Events.

The page will display all available benefit plans the employee can select during Open Enrollment.

To begin making elections for each plan, the employee will click the corresponding tile.

ESS – Enrolling in a Medical Plan

Dependents: A checkbox will be available for each dependent. Select the box next to each dependent who needs coverage under the medical plan.

- **Important!** If an employee needs to add someone to their health plan who isn't already listed under Enroll Your Dependents, they must click the **Add Dependent** button first

Plan Selection: Available medical plans are listed, click the **Select** button next to the desired plan.

- Detailed information about each plan is available by clicking the information icons or the resource links.

Click **Done** make selections.

ESS – Electing Flexible Spending Accounts

Two types of Flexible Spending Accounts are available to state employees: Flex Spending Medical and Flex Spending Dependent Care.

- Employees **must** complete the re-election for each account that they participate in.

Click the corresponding FSA tile to begin the account enrollment.

- Click **Select** above the plan.

- Enter the **total FSA contribution for the plan <u>year</u>** (not per paycheck) in the **Annual Pledge** field.

- Click **Done**. Repeat for any other FSA account.

ESS - Confirm & Submit Open Enrollment Elections

Employees can view their elections on the Benefits Enrollment page.
They should review the following:

- **Your Pay Period Cost**

- **Medical Tile**
  - Status
  - Total # of Dependents

- **Flex Spending Medical**
  - Status
  - Pay Period Cost

- **Flex Spending Dependent Care**
  - Status
  - Pay Period Cost

If everything is correct, click the **Submit Enrollment** button.

Life Events and Open Enrollment

Processing Life & Open Enrollment Events

Special care needs to be taken when processing Life Events that happen between May 1 and July 1 to ensure that benefits are correct with both Cardinal and the vendors.

Before making any change to the employee's benefits it is critical to have a complete picture of any changes the employee made for Open Enrollment (OE).

To review elections, navigate to:

Health: Benefits > Enroll In Benefits > Health Benefits

FSA: Benefits > Enroll In Benefits > Spending Accounts

Health Benefits Page

Health Benefits

JOHN SMITH   Employee   ID 00123456700   Benefit Record Number   0

Plan Type   🔍 | |◄ ◄   1 of 1   ► ►| | View All

Plan Type   10   Medical   [+] [−]

Coverage   🔍 | |◄ ◄   1 of 2   ► ►| View All

*Coverage Begin Date 07/01/2023 📅 ↻   *Deduction Begin Date 07/01/2023 📅 ↻   [+] [−]

Coverage Election

◉ Elect   ○ Waive   ○ Terminate   ↻   *Election Date 05/15/2023 📅

Benefit Program   SalBenPrgm
Benefit Plan   ACC0 🔍   COVA Care + Prev Dental   Option Code   27
Coverage Code   3 🔍
                              Self + Child
Health Provider ID [   ]   ☐ Previously Seen

Employee Status   Active

[Enroll All Dependents]

Dependent/Beneficiaries

⊞   1-1 of 1 ⌄

*ID	Name	Relationship to Employee	Health Provider ID	Prev Seen	Covered Person Type	Age Limit Flg	
01 🔍	SMITH, JANE	Child	[ ]	☐	Child	Y	[−]

[+]

[Save] [Return to Search] [Notify] [Refresh]   [Update/Display] [Include History] [Correct History]

Spending Account Page

Current Benefit Summary

Why do I have to use the Health and FSA pages, why not just look at the Current Benefit Summary page?

The **Current Benefit Summary** page **only** shows the benefits the employee has on the day you look up the information. It **does not display** future dated elections.

Benefit Enrollment Summary	Benefit Deduction Summary

JOHN SMITH   Employee   ID 00123456700   Benefit Record Number 0

Primary Empl Record 1

Benefits System   Benefits Administration
Benefit Program   SAL   Salaried Employee Benefit Pgm
Benefits Status   Active

Current Enrollments

Plan Type	Coverage Election	Benefit Plan	Description	Coverage or Participation	Coverage Begin
Medical	Elect	ACC2	COVA EXD	Family	06/01/2023
Imputed Life	Elect	IMPLIF	IMP LIF	Salary X 2	05/25/2023
403(b)	Terminate				05/25/2023
Section 457	Terminate				05/25/2023
VRS Hb Vol Defined Contr	Elect	HVC000	HVC000	Employer Funded	06/01/2023
Flex Spending Medical	Waive			Waived	06/01/2023
Flex Spending Dependent Care	Waive			Waived	06/01/2023

Processing Life & Open Enrollment Events

1. Enter the Life Event on the Benefit Event Entry page.

2. Navigate to the On-Demand Event Maintenance page, make the life event updates then finalize the event.

3. Reopen the OE Event and note the elections made.

4. Refresh the OE Event and then re-elect the benefits you had noted the employee made.

Note: If an employee is making a change to healthcare on the Life Event **and** the Open Enrollment Event you MUST **wait a day** between steps 3 and 4 to **allow for the vendor** to be notified of the Life Event change before you make the OE change.