



Quick Guide to Open Enrollment

Welcome to Your Benefits

Virginia state agency employees eligible for Commonwealth benefits can access and oversee their health benefits and flexible spending accounts (FSA) through Cardinal. During the Annual Open Enrollment held each spring, adjustments to your health plan and FSAs can be made. Consider your options carefully and make any necessary changes to your health plan and FSA between **Wednesday, May 1, 2024, and Wednesday, May 15, 2024**. If you take no action, your current health plan will continue in the new plan year. Your FSA must be renewed annually.

Overview

This guide in Cardinal will help you successfully navigate your online open enrollment elections. Once you have reviewed your benefit plan options, visit my.cardinal.virginia.gov to make your elections.

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Cardinal Login & Access



Notice and Warning

This system is the property of the Commonwealth of Virginia. By accessing and using this computer system, you are consenting to system monitoring for law enforcement and other purposes. All activity on this system is monitored. Evidence of unauthorized access, unauthorized use, misuse, or abuse of this system or the information contained in this system shall be promptly reported to appropriate agency management, security personnel, and federal, state, and local law enforcement officials for investigation and criminal prosecution. You will also be subject to all criminal and civil penalties allowed by the law.

[Forgot Username](#)

[Forgot Password](#)

[User Registration](#)

[Sign-on Help](#)

Access Cardinal by visiting my.cardinal.virginia.gov

Enter your Username and Password, click the Sign In button.

First Time Cardinal User?

Based on your agency and the type of email address indicated in Cardinal (personal or agency-provided), registration may be required prior to accessing Cardinal for the initial login.

Unsure if you need to register? Refer to the [Cardinal Portal page](#) on the Cardinal website to understand who is required to register in Cardinal.

Need to Register?

Follow the [Cardinal Registration Quick Start Guide](#) for success.

Important! You will need the following information:

- 11-digit Cardinal Employee ID
- Primary email address

Password or Login Issues?

Use the [Cardinal Portal page](#) on the Cardinal website for support.

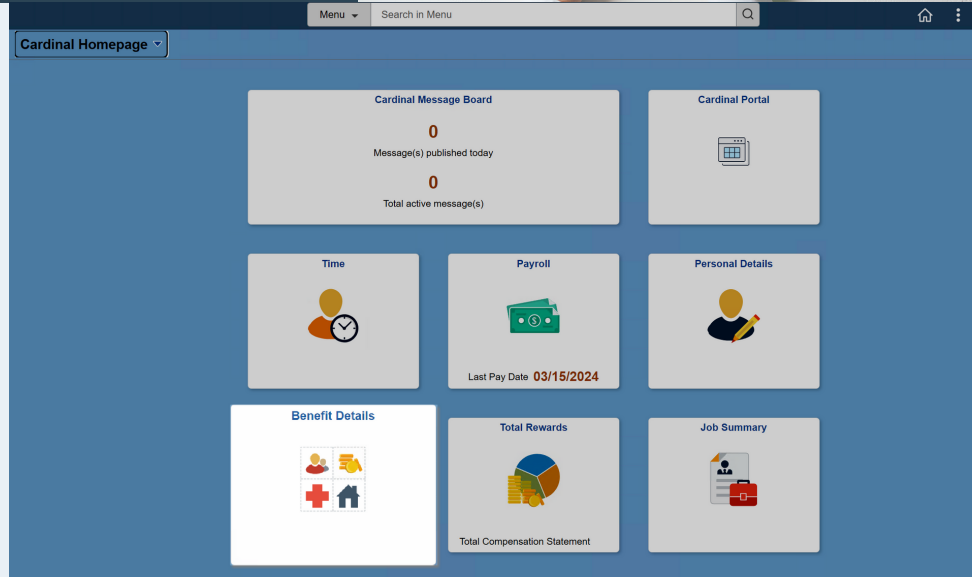
View Current Benefit Elections



Accessing Benefits

Log in to Cardinal and click the Human Capital Management link on the portal welcome page to open your Cardinal Homepage.

Access all your benefit information by clicking the **Benefit Details** tile on the Cardinal Homepage.



Benefits Summary

Click **Benefits Summary** to view your current benefit enrollments. Click the expand icon (>) to view additional details for the corresponding benefit plan.

Open Enrollment allows you to elect or adjust your Medical plan and your Flex Spending Account(s).

Type of Benefit	Plan Description	Coverage or Participation
Medical	COVA Care + Expanded Dental	Single >
Imputed Life	Imputed Life Insurance Income	Salary X 2 >
403(b)		Waived
Section 457	457 Plan 24 pay period EE	\$20 Before Tax >
Flex Spending Medical		Waived
Flex Spending Dependent Care		Waived
Employee Retirement DB	VRS 5% EE Pay Defined Benefit	5% of Earnings
Group Term Life	Group Term Life-Regular	0% of Earnings
Retiree Health Credit	Retiree Health Credit-Regular	0% of Earnings
VSDP LTD	LTD/VSDP-Regular	0% of Earnings
Flex Spending Admin Fee		Waived



Enroll in Your Benefits

Begin Open Enrollment

Click the **Benefits Enrollment** menu item, then click **Start** to begin your Open Enrollment.

Benefit Details

<ul style="list-style-type: none"> Benefits Summary Life Events Dependent Info <li style="background-color: #e0f2f1;">Benefits Enrollment Benefit Statements 	<p>Admin and Office Spec III</p> <p>Benefits Enrollment</p> <p>Your Benefit Events</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Event Description</th> <th style="text-align: left;">Event Date</th> <th style="text-align: left;">Event Status</th> <th style="text-align: left;">Job Title</th> <th style="text-align: right;">Start</th> </tr> </thead> <tbody> <tr> <td>Open Enrollment</td> <td>07/01/2024</td> <td>Open</td> <td>Admin and Office Spec III</td> <td style="text-align: right;">Start</td> </tr> </tbody> </table>	Event Description	Event Date	Event Status	Job Title	Start	Open Enrollment	07/01/2024	Open	Admin and Office Spec III	Start
Event Description	Event Date	Event Status	Job Title	Start							
Open Enrollment	07/01/2024	Open	Admin and Office Spec III	Start							

Benefits Enrollment

The Benefits Enrollment page displays all the available benefit plans that you can select during Open Enrollment.

This page will update your status and cost as you make your elections.

Benefit Details

Benefits Enrollment
DHRM Employee Benefits

The Enrollment Overview displays which benefit options are open for edits. All of your benefit changes will be effective the date of the open enrollment event.

▼ Enrollment Summary

Your Pay Period Cost \$0.00	Full Cost \$0.00
Status Pending Review	Employer Cost \$0.00

[Enrollment Preview Statement](#)
[Submit Enrollment](#)

Benefit Plans

<p>Medical</p> <p>Current Waive New Waive Status Pending Review 0 Dependents</p> <p>Pay Period Cost \$0.00</p> <p style="text-align: right;">Review</p>	<p>Flex Spending Medical</p> <p>Current Waive New Waive Status Pending Review</p> <p>Pay Period Cost \$0.00</p> <p style="text-align: right;">Review</p>	<p>Flex Spending Dependent Care</p> <p>Current Waive New Waive Status Pending Review</p> <p>Pay Period Cost \$0.00</p> <p style="text-align: right;">Review</p>
<p>Flex Spending Admin Fee</p> <p>Current Waive New Waive Status Pending Review</p> <p>Pay Period Cost \$0.00</p> <p style="text-align: right;">Review</p>		

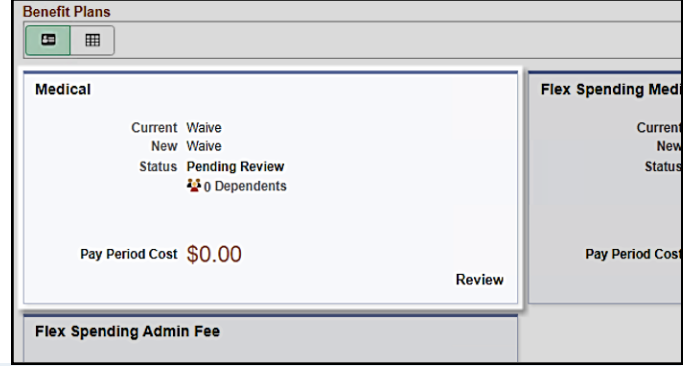


Enroll in Your Health Plan

Health Plan Selection

Begin your health plan selection by clicking the Medical tile on the Benefits Enrollment page. The Medical page will open.

On the Medical page, you can choose your health plan for the upcoming year. Should you need more time to make your selections, your session will be saved at whatever point you leave off.



Enroll in your Health Plan

Important! Make sure your dependents are listed correctly. If you need to add a dependent to your health plan who isn't already listed, click the **Add Dependent** button first. See the [next page](#) for guidance on adding dependent information.



1. Check the box next to each dependent you want covered under the health plan.
2. Click the **Select** button next to the health plan you want to enroll in for the new plan year.
3. Click **Done**.

Cancel
Medical
3
Done

All of our medical choices promote wellness as part of their benefits and are available to protect you and your dependents if you become sick or injured.

1 **Enroll Your Dependents**

The following list displays all individuals who are eligible for coverage as a dependent. Dependents with a check by their name are currently enrolled on your plan. You may enroll other eligible dependents by checking the box next to their name. If you would like to enroll a new dependent, select Add Dependent below. Once added, you must check the box next to their name to enroll them for the new plan year. Note: Please follow up with your agency Benefits Administrator to provide supporting documentation to validate eligibility for all newly enrolled dependents.

Dependents	Relationship
<input checked="" type="checkbox"/> Child Aikman	Child

Add Dependent

2 **Enroll in Your Plan**

Cost showing is based on the dependents enrolled. Plans that do not offer coverage for the dependents enrolled are not available to select. To see other coverage cost, select the h

Plan Name	Cost (Before Tax)	Cost (After Tax)	Employer Cost	Pay Period Cost
<input checked="" type="checkbox"/> Waive				\$0.00
<input type="checkbox"/> Select COVA HlthAwr + Prev Den	\$26.00		\$634.00	\$26.00
<input type="checkbox"/> Select COVA HlthAwr + Exp Den&Vis	\$66.00		\$634.00	\$66.00
<input type="checkbox"/> Select COVA HlthAwr + Exp Den	\$55.50		\$634.00	\$55.50
<input type="checkbox"/> Select COVA High Ded Plan + PrevDen			\$560.00	\$0.00
<input type="checkbox"/> Select COVA High Ded Plan + Exp Den	\$30.50		\$560.00	
<input type="checkbox"/> Select COVA Care + Prev Dental	\$108.50		\$634.00	
<input type="checkbox"/> Select COVACr+Prev Den+Out-of-ntwk	\$125.50		\$634.00	
<input type="checkbox"/> Select COVA Care + Expanded Dental	\$140.00		\$634.00	
<input type="checkbox"/> Select COVA Cr+Exp Den+Out-of-ntwk	\$157.00		\$634.00	
<input type="checkbox"/> Select COVA Cr+Exp Den+Vision&Hrng	\$158.00		\$634.00	
<input type="checkbox"/> Select COVA+ExDen+Out-of-ntwk+Vs&Hr	\$175.00		\$634.00	
<input type="checkbox"/> Select TRICARE	\$60.00			\$60.00

3 **Resources**

- COVA HealthAware
- Anthem
- Tricare

Plan Details

For more details about any plan, click the blue information icon next to the plan. You can also find more information in the Resources section on the page.



Adding Your Dependent(s)

How to Add Dependent(s)

If you need to add a dependent to your health plan who isn't already listed, click the **Add Dependent** button on the Medical page. The Dependent Info page will open, click **Add Individual** to add your dependent(s).

1. **Add Name:** Click **Add Name** and enter dependent's First and Last Name in the pop-up window.
2. **Input Personal Information:** Fill in all required personal information about your dependent.
3. **Verify Address:** Review the listed address. If it's correct, proceed to National ID. If not, select the address row and update the details.
4. **Add National ID*:** Click **Add National ID** and provide your dependent's Country, National ID Type, and National ID (Social Security Number).
5. **Save:** Click **Save**. A Saved Successfully window will pop-up, click **OK**.
6. Repeat as required until all dependents are added.

1 Name

2 Personal Information

3 Address

4 National ID

5 Save

Student, Disabled, and Smoker fields default to the values shown and should not be changed. They are not tracked in Cardinal.

***If you don't have a SSN for your dependent, you can still save and add your dependent.** Your agency Benefits Administrator will contact you later to obtain the SSN.

Skip the Add Phone and Add Email buttons, this information is not required for dependents.

Address	Address Type	Same as mine
[Redacted]	Home	Same as mine



Flexible Spending Accounts

Elect your FSA

Two types of Flexible Spending Accounts (FSA) are available: Flex Spending Medical and Flex Spending Dependent Care.

If you use these plans, you must re-elect them every year.

To get started, click the tile of the FSA account you want to elect.

Enter your FSA Pledge Amount

1. Click the **Select** button to elect the Flex Spending Account.
2. Enter your total FSA contribution for the plan year (not per paycheck) in the **Annual Pledge** field.
3. Click **Done**.

Review and Confirm

The Benefits Enrollment page will display, and the FSA tile will be updated with a Status of **Changed** and reflect the **Pay Period Cost** for your FSA contribution.

Repeat this process for each FSA you want to elect.



Confirm & Submit

Confirm Your Elections

Check the following items to confirm your Open Enrollment elections:

- **Enrollment Summary:** Total Pay Period Cost
- **Medical tile:** Plan & total dependents enrolled match your coverage selections.
- **FSA tiles:** Plan & pay period cost match your elections

Don't Forget to Click Submit!

Confirmation Statement

An automated email titled "Your Health Benefits Confirmation Statement – Now Available Online" will be sent overnight from Cardinal. Whether you or your Benefits Administrator made the selections, you will receive this email. Log in to Cardinal to check your confirmation statement for Open Enrollment and verify your elections are correct.



Additional Support

Cardinal Support

Would you like to watch a video tutorial?

Scan the QR code to watch the Cardinal Open Enrollment tutorial video.

Looking for more Open Enrollment information?

Visit www.cardinalproject.virginia.gov/oe.

Need Step-by-Step Instructions?

Use the [ESS How to Make Open Enrollment Elections](#) job aid.



DHRM/OHB

Misplaced your Employee Spotlight newsletter? Need information on Premiums, Summaries of Benefits and Coverage (SBC), and/or the 2024 Enrollment Form? Visit [DHRM's Open Enrollment page](#) for support resources.

Questions about your Benefits?

Contact your agency's Benefits Administrator.

Technical Issue?



- Page not working in Cardinal?
- Unable to log in?

Submit a help desk ticket by emailing vccc@vita.virginia.gov.

Subject: Cardinal - <brief summary for routing>

Email Contents:

- Detailed information about your about your issue (i.e., functional area, page, actions, error)
- Name, email address, and best contact phone number