Open Enrollment Overview

This Job Aid provides a walkthrough of the enrollment steps you need to complete during Open Enrollment (OE) in Cardinal Employee Self-Service (ESS).

The dates shown throughout this Job Aid were taken for the 2022 Open Enrollment time frame. However, the process contained in this Job Aid applies to all Open Enrollment dates.

Throughout the Job Aid, there will be verbiage blurred out on the screenshots. Please remember to read the instructions and the fine print on the actual pages in Cardinal when going through the Open Enrollment steps.

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## Making your Open Enrollment Elections (in ESS)

The Open Enrollment process contained in this Job Aid can only be completed during the Open Enrollment (OE) period. Outside of the OE window, you can only change your benefits through a Life Event (i.e., Birth, Adoption, Divorce, Marriage, etc.) in Employee Self-Service or by contacting your agency Benefits Administrator (BA).

1. Log into Cardinal (my.cardinal.virginia.gov).
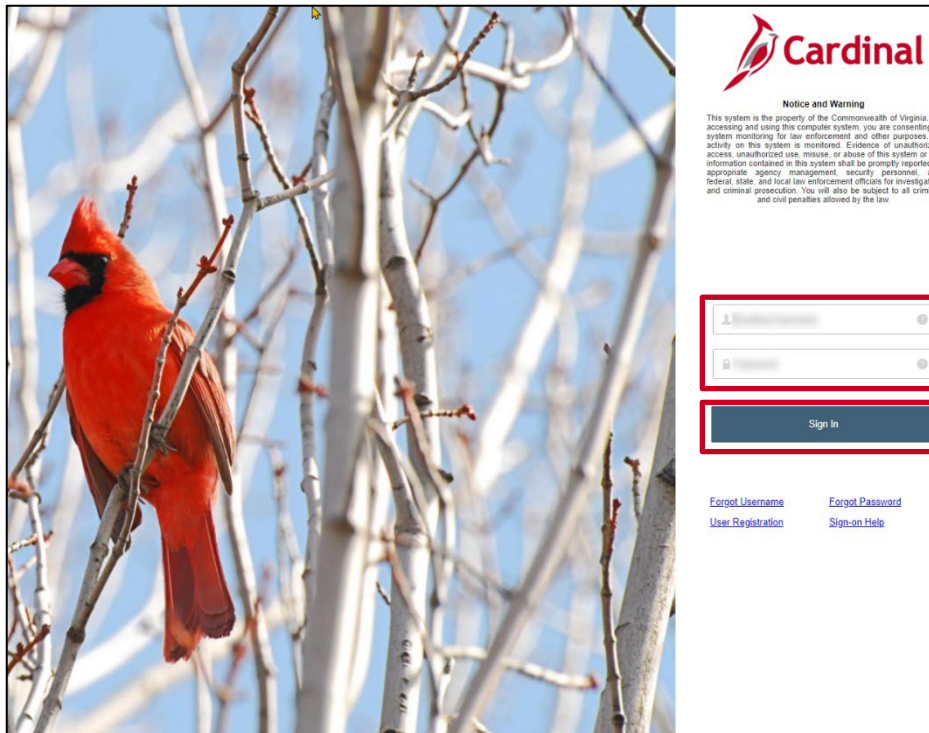
2. Enter your **User ID** and **Password**.

3. Click the **Sign In** button.
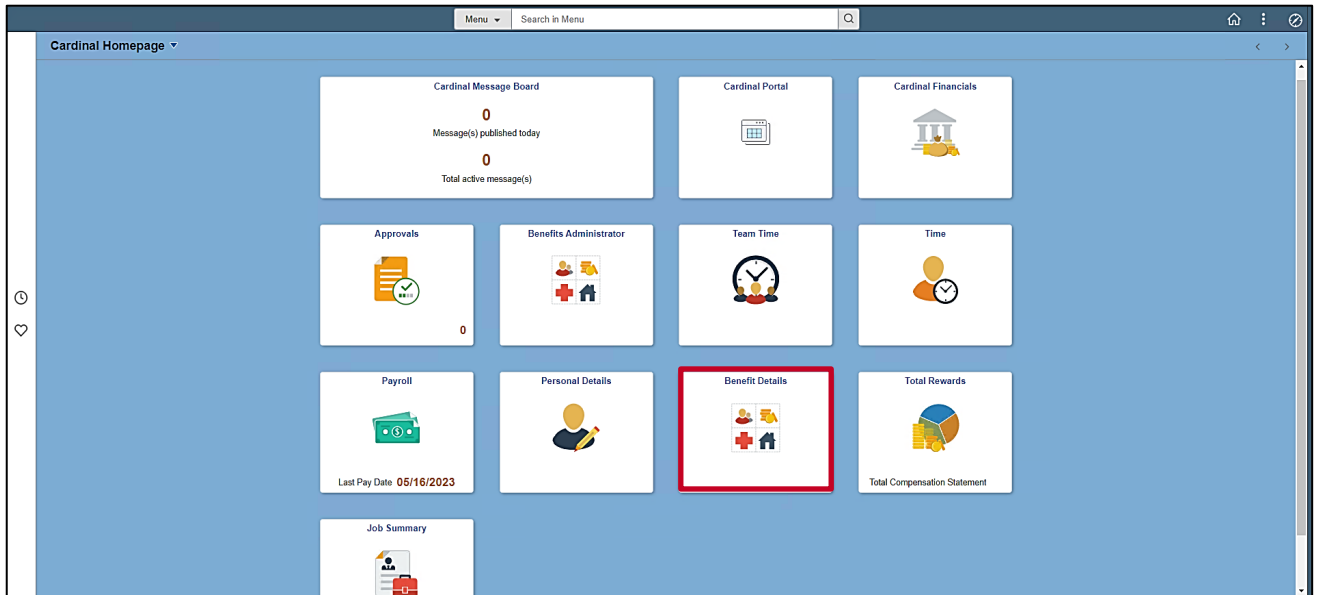
The **Portal Welcome** page displays.
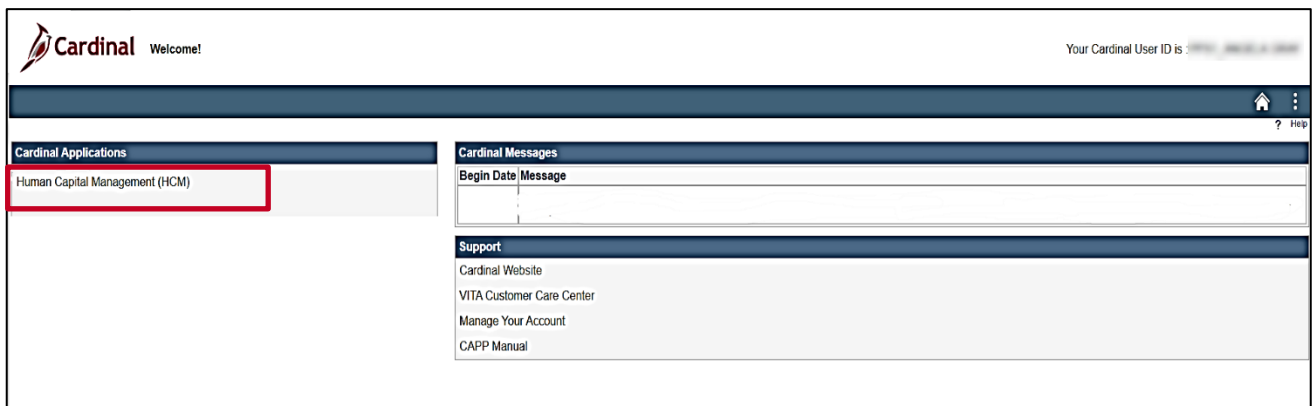
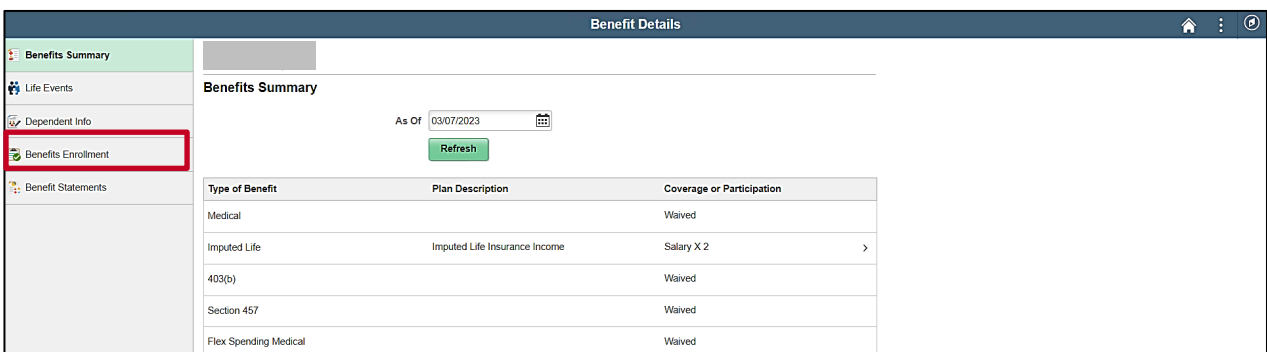4. Click the **Human Capital Management (HCM)** link.

The **Cardinal Homepage** displays.

Note: Individual **Cardinal Homepage** tile availability and locations may appear differently based upon individual preferences and security settings.

5. Click the **Benefit Details** tile.

The **Benefit Details** page displays with the **Benefits Summary** menu item displayed by default.

6. Click the **Benefits Enrollment** menu item on the left-hand side of the page.

The **Benefits Enrollment** page displays.

7.   Click the **Start** button for the Open Enrollment event.

      Note: If you have already completed any elections for this Open Enrollment and you need to make updates or any additional elections, the Status for the Open Enrollment event will be "Submitted" and the **Start** button will be replaced with a **Re-Elect** or a **Resume** button.

The **Benefits Enrollment** page displays for the Open Enrollment.

Note: The Benefit Plans available on this page depend on your benefits eligibility. Retirees will only see the **Medical** tile. The steps within this Job Aid starts by detailing the steps for changing your Health Plan (**Medical** tile). Proceed to the applicable Step for the plan you need to enroll in based on the following:

- Health Plan: Step 8
- Flex Spending Medical: Step 38
- Flex Spending Dependent Care: Step 43
- Flex Spending Admin Fee: Step 48

8.   Review your current enrollment information within the **Medical** tile (waived in this example). The New enrollment information defaults with the same enrollment information.

9.   Click the **Medical** tile to begin the enrollment process.

The **Medical** page displays.

10.   Review the existing dependents covered under your health plan to determine if changes are needed (no dependents in this example).

11.   If you need to add a dependent to your health plan coverage, click the **Add Dependent** button. If you are not adding a dependent, skip to Step 34.

Note: Only add dependents that will be covered under your health plan. Do not add any beneficiaries into Cardinal. Beneficiaries (for life insurance or retirement) are not tracked in Cardinal. See your agency Benefits Administrator for any additional questions related to beneficiaries.

The **Dependent Information** page displays.

12.   Click the **Add Individual** button to add a dependent to your Employee Record.

The **Individual Dependent/Beneficiary Information** page displays.

13.   Click the **Add Name** button.

The **Name** page displays in a pop-up window.

14. Enter your dependent's name information in the corresponding fields. The **First Name** and **Last Name** fields are required.

    Note: Suffixes should only be entered in the **Name Suffix** field.

15. Click the **Done** button.

The **Individual Dependent Information** page returns with the name populated.

16. Enter your dependent's date of birth in the **Date of Birth** field or select the appropriate date of birth using the **Date of Birth Calendar** icon.

17. Select your dependent's gender using the **Gender** dropdown button.

18. Select your dependent's relationship to you using the **Relationship to Employee** dropdown button.

    Note: All children to be covered under health benefits, regardless of age, must be listed as "Child".

19. Select your dependent's marital status using the **Marital Status** dropdown button.

20. The **Student** field defaults to "No". There is no requirement to update this field as the Student field is not tracked in Cardinal nor transmitted to the Health Benefits Vendor.

21. The **Disabled** field defaults to "No". Do not change this value.

    Note: If your dependent is "Disabled", you must provide proof of disability to your agency Benefits Administrator outside of Cardinal.

22. The **Smoker** field defaults to "No". Do not update this field as Cardinal does not track nor transmit smoker status to the Health Benefits Vendor.

23. If your dependent has the same address as you do, verify that the **Address** section is set to "Same as mine".

    Note: If your dependent has a different address than you, click on the address row and edit the dependent's address information accordingly.

24. Click the **Add National ID** button within the **National ID** section.

The **National ID** page displays in a pop-up window.

25. Complete the **Country**, **National ID Type**, and **National ID (SSN)** fields for the dependent.

    Note: "No" can only be selected for the **Primary** slide field if there is more than one type of National ID listed for the dependent (e.g., dual citizenship).

26. Click the **Done** button.

The **Individual Dependent Information** page returns.

27. Click the **Add Phone** button within the **Phone** section.

The **Phone Number** page displays in a pop-up window.

28. Select "Yes" for the **Same as Mine** slider field as applicable. If not, enter the dependent's phone information in the corresponding fields.

   Note: Phone number information is not required for dependents.

29.   Click the **Done** button.

The **Individual Dependent Information** page returns.

30.   Click the **Save** button in the top right-hand corner of the page.

Note: If you don't have an SSN for your dependent, the record will save without a National ID entered. However, your agency Benefits Administrator will reach out to obtain the SSN in the future.

A **Saved Successfully** message displays in a pop-up window.

31.   Click the **OK** button.

The **Dependent Information** page returns.

32. Repeat Steps 12 – 31 as required until all dependents are added.

    Note: When adding dependents to coverage, supporting documentation is required that provides proof of eligibility. **Do not miss your Open Enrollment deadline**. If you **do not** have the documentation, you can still submit your election request. The eligibility documents can be submitted later. Supporting documentation must be submitted within 60 days of the Open Enrollment Event Date. See your agency Benefits Administrator for more information.

33. After all dependents are added, click the **Close (X)** icon in the upper right-hand corner of the page.

The **Medical** page returns.

34. Within the **Enroll Your Dependents** section, select the **Enroll** checkbox option for each dependent you want covered for the new plan year.

    Note: As you select dependents, the coverage costs below will update accordingly.

The **Medical** page refreshes.

35. Within the **Enroll in Your Plan** section, select the Health Plan you wish to enroll in for the new plan year by clicking the corresponding **Select** button.

   Note: Optionally click the blue **Information** icon for any of the plans to view additional information. There are also links in the **Resources** section of the page that can be used to view additional information.

The **Medical** page refreshes with the selected plan. A green checkmark displays for the selected plan.

36. Click the **Done** button in the upper right-hand corner of the page.

The **Benefit Details** page returns.

37.   Review the updated information in the **Medical** tile.

Note: The **Medical** tile now displays the coverage selected in the **New** row and the number of dependents enrolled along with the Pay Period Cost for the new plan year. Additionally, the **Medical** tile now has a Status of "Changed".

38.   Click the **Flex Spending Medical** tile.

Note: If you have elected a Flex Spending Medical plan, you must re-elect this each year (it is currently waived in this example but will be elected for this plan year).

The **Flex Spending Medical** page displays.

39.   Click the **Select** button to elect Medical Flex Spending.

The **Flex Spending Medical** page refreshes.

40. Enter the applicable amount in the **Annual Pledge** field. The amount entered must be the amount you want to come out of your pay for the **entire** plan year.

41. Click the **Done** button in the upper right-hand corner of the page.

The **Benefit Details** page returns.

42. Review the updated information in the **Flex Spending Medical** tile.

   Note: The **Flex Spending Medical** tile now displays the plan as selected in the **New** row along with the Pay Period Cost for the new plan year. Additionally, the **Flex Spending Medical** tile now has a Status of "Changed". If you are not enrolling in a Flex Spending Dependent Care plan, skip to Step 48.

43. Click the **Flex Spending Dependent Care** tile.

   Note: If you have elected a Flex Spending Dependent Care plan, you must re-elect this each year (it is currently waived in this example but will be elected for this plan year).

The **Flex Spending Dependent Care** page displays.

44. Click the **Select** button to elect the Dependent Care FSA plan.

The **Flex Spending Dependent Care** page refreshes.

45. Enter the applicable amount in the **Annual Pledge** field. The amount entered must be the amount you want to come out of your pay for the **entire** plan year.

46. Click the **Done** button in the upper right-hand corner of the page.

The **Benefits Details** page returns.

47. Review the updated information in the **Flex Spending Medical** tile.

    Note: The **Flex Spending Dependent Care** tile now displays the plan as selected in the **New** row along with the Pay Period Cost for the new plan year. Additionally, the **Flex Spending Dependent Care** tile now has a Status of "Changed".
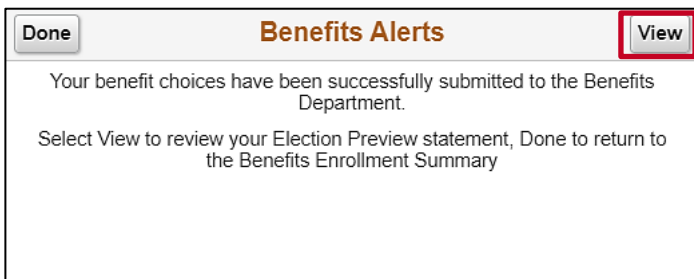
48. If you selected a Flex Spending Medical plan or a Flex Spending Dependent Care plan, you must elect the Flex Spending Admin Fee. Click the **Flex Spending Admin Fee** tile.

The **Flex Spending Admin Fee** page displays.

49. Click the **Select** button for the Flex Spending Admin Fee.

50. Click the **Done** button in the upper right-hand corner of the page.

The **Benefit Details** page returns.

Note: The **Flex Spending Admin Fee** tile now displays the Pay Period Cost, and the Status is now "Changed". In addition, the pie chart on the page is updated with every additional benefit change that occurs.

51.   Review the updated information in the **Flex Spending Admin Fee** tile.

Note: The **Flex Spending Admin Fee** tile now displays the spending fee as selected in the **New** row along with the Pay Period Cost for the new plan year. Additionally, the **Flex Spending Admin Fee** tile now has a Status of "Changed".

52.   Review the **Your Pay Period Cost** section.

Note: If you use Cardinal for Benefits only (i.e., you are not paid out of Cardinal), the Pay Period Cost is reflecting your monthly cost in Cardinal.

53.   Click the **Submit Enrollment** button.

Note: This step **must** be performed to submit your open enrollment elections.

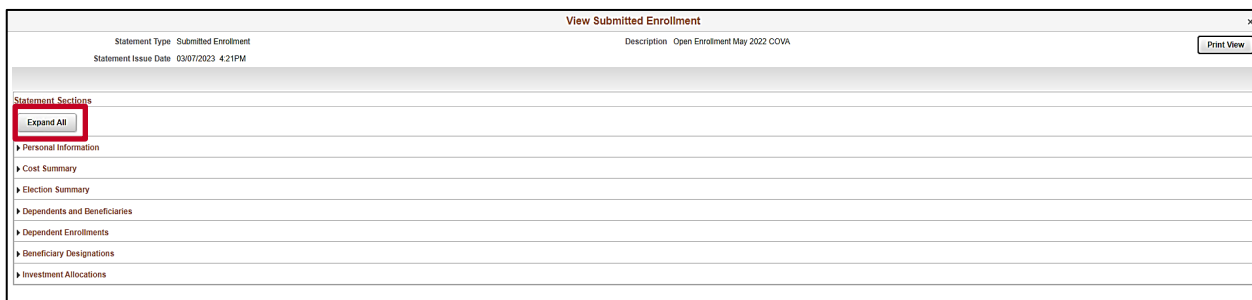A **Benefits Alerts** message displays in a pop-up window.

54.   Click the **View** button to review your Election Preview Statement.

  Note: If you don't want to review your Election Preview Statement, click the **Done** button and you have completed the open enrollment process.

The **View Submitted Enrollment** page displays.

55.   Click the **Expand All** button.

The page refreshes and the detailed information displays.

56. Review the enrollment information as needed. Optionally, click the **Print View** button to print the Election Preview Statement.

57. Once complete, click the **Close (X)** icon to return to the **Benefit Details** page.

The **Benefit Details** page returns.

58. Click the **Benefits Enrollment** menu item on the left-hand side of the page.

The **Benefits Enrollment** page displays.

Note: The Event Status now displays as "Submitted". If you added a dependent during the open enrollment process, you must now submit the supporting documentation to your agency Benefits Administrator for the coverage to be transmitted to the Health Benefits Vendor. Supporting documentation must be submitted within 60 days of the Open Enrollment Event Date.

Congratulations! You have completed the benefit enrollment process for Open Enrollment. You will receive an email with your open enrollment confirmation statement.