dhrm COMMONWEALTH OF VIRGINIA HEALTH BENEFITS

COMMONWEALTH OF VIRGINIA DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Benefits Administrator Memo **#22-05**

S
e 1 & Release 2 Agencies

Open Enrollment is May 2 -16, 2022

During Open Enrollment, changes in health care coverage and flexible spending account (FSA) elections are permitted for the plan year that begins July 1, 2022 and ends June 30, 2023. Employees may submit Open Enrollment election requests beginning May 2 using Cardinal HCM Employee Self-Service (Cardinal ESS) or by using the Enrollment Form for Employees.

Cardinal ESS will be available through 11:59 pm on May 16. All enrollment forms must be postmarked, emailed or faxed by May 16, 2022.

The Spotlight newsletter contains Open Enrollment information including premiums and plan changes. It is mailed to the home address of record and will be distributed electronically to those employees with an email address in Cardinal HCM. All Open Enrollment information, and enrollment forms may be found on the DHRM website at <u>www.dhrm.virginia.gov</u>.

Keying Enrollment Form Requests in Cardinal HCM

If employees want to submit an enrollment form, please encourage them to use the fillable form which is available on the DHRM web site. An enrollment form will be included in this year's Open Enrollment package.

Be sure to provide your contact information to employees so that they are clear where to submit their enrollment form. The enrollment form should be postmarked, emailed or faxed no later than May 16.

Reminder: Supporting documentation must be received in order to approve elections to add dependents. The enrollment form can be accepted and held until the supporting documentation is received.

If the enrollment form includes a plan change and/or an FSA election for the new plan year, you can process those requests since no additional documentation is needed.

The deadline for keying Open Enrollment requests submitted by enrollment form is 5:30 pm on Tuesday, May 31. Access to benefits that take effect on July 1 is likely delayed if the May 31 deadline is missed. It is important to review and certify the entire enrollment form and key all changes accurately.

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
 - o for the remainder of the current plan year which ends on 6/30/2022,
 - the plan year beginning 7/1/2022, or
 - o 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 7/1/2022 FSA election requests received after the Open Enrollment period ends on 5/16/22 will need to be submitted to OHB for system entry.

QME Requests for May 1 and June 1

Employees with a qualifying mid-year 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 7/1/2022 FSA election requests received after the Open Enrollment period ends on 5/16/22 will need to be submitted to OHB for system entry

If the employee also made an Open Enrollment election for health care changes, the BA should review both the QME and OE requests with the employee to determine if a consistent change can be allowed to modify the election for 7/1/2022. Contact OHB for assistance with the consistency determination.

Premium Rewards

Current premium rewards end June 30, 2022. Employees must complete and submit a health assessment during Open Enrollment to receive a Premium Reward for July 1. Additional information on Premium Rewards is available in the Spotlight and on the Open Enrollment page at https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2022-23.

New rewards earned for July 1, 2022 will be posted as reported from Anthem and Aetna and approved by DHRM. The Premium Reward can be found under "Simple Benefits". If a premium reward shown in Cardinal HCM is not reflected in the employee's paycheck, contact your payroll office.

Open Enrollment Data Exchanges Schedule

June 1: Plan Administrators begin to receive Open Enrollment elections from Cardinal HCM and will mail health care coverage ID cards, FSA confirmation statements and Health FSA

MasterCard benefit cards (as required—see Spotlight for more information) to home addresses prior to July 1.

Need Help?

Cardinal HCM issues/reports:	Agency BAs can email: <u>vccc@vita.virginia.gov</u> (Enter Cardinal in the Subject Line)
General Open Enrollment questions: Policy, eligibility and general questions:	Email: openenrollment@dhrm.virginia.gov Email: ohb@dhrm.virginia.gov Fax: 804-371-0231 Phone: 888-OHB-4414 (888-642-4414) 804-225-3642 in Richmond

When you contact the Office of Health Benefits (OHB) about specific issues, be sure to include the employee's name, the last **four digits of the ID number**, and a brief description of the issue. The <u>Agency Request for Assistance Form</u> is available on the DHRM Web site.