Your 2025 Open Enrollment Checklist
Open Enrollment is May 16 – May 30, 2025

General instructions

Open enrollment elections can be made online using the state's Cardinal ESS system at my.cardinal.virginia.gov or by using the *State Health Benefits Program Enrollment Form for Employees* found at https://hr.vcu.edu/benefits/open-enrollment/. If you use the online Cardinal ESS system, your election must be completed by 11:59 p.m. on May 30, 2025.

If you use the election form and return it electronically (by DocuSign, HR Support Request, or VCU File Locker), **your form must be received by VCU Human Resources no later than May 30, 2025.** If you use the election form and return it by postal mail, it must be postmarked no later than May 30, 2025. If you intend to deliver a paper election form to VCU Human Resources in person, it must be received by 5:00 p.m. on May 30, 2025 in order to be honored.

° **Don't wait until the last minute** – submit your elections as soon as you make your choices.

° Keep a copy of your Cardinal ESS confirmation, election form, email transmission, and/or postmarked envelope as proof of your timely submission. Please submit your election by one method only.

Adding or re-adding eligible family members:
If you are adding (or re-adding) eligible family members, who are **not currently covered**, to your health plan during open enrollment, you must submit the required documents to VCU Human Resources to prove the dependents are eligible – even if you have covered them in the past. If you do not have the documents available in time for the open enrollment election deadline, make your elections online or using the election form in time to meet the deadline, and your election will be held for 60 days or until the required documents are received by VCU Human Resources. After 60 days, in the absence of the required eligibility documents your election to cover the family member will be declined. The list of required dependent eligibility documents is available at https://hr.vcu.edu/benefits/open-enrollment/. **If you add dependents in Cardinal ESS, they will appear to be enrolled, however no coverage will be provided to the dependents unless and until the required dependent eligibility documents are submitted and approved.** If you are adding family members who are currently covered in the state health benefits program through **another state agency**, the employee carrying that coverage must make an open enrollment election to waive coverage or remove family members covered **through their state agency.** Each person can have only one health plan membership in the State Health Benefits Program.

A note about security:
For your own security, please do not use external Internet email for materials that include social security numbers. Email within the VCU network is encrypted by policy.

A step-by-step checklist

☐ **1. Register for Cardinal ESS (Employee Self Service) if you have not already done so**

- Cardinal (state benefits system) is the fastest and most secure method for making and confirming open enrollment elections. To register for Cardinal access, see the instructions at https://docs.google.com/document/d/1KWNZOBCvu4lqqW-n63P2ERB-kdCHCWgP6czbFkDfwPI/edit?pli=1&tab=t.0. You will need your 11-digit Cardinal employee ID to register. Your Cardinal ID number is available in your employee profile in *myVCU* at https://my.vcu.edu. Employees currently enrolled in COVA health plans can also locate their Cardinal ID as follows:
  ° *For Anthem participants:* Your Cardinal ID is the seven numerals in your health plan member ID number (on your COVA) health plan card, with two leading and trailing zeroes added. For example,

if your health plan member ID is FVI1234567XU then your Cardinal ID is 00123456700.
  ° *For Aetna participants:* Your Cardinal ID is your health plan member ID with two trailing zeroes added. For example, if your health plan member ID is 001234567 then your Cardinal ID is 00123456700.

☐ **2. Enroll in a Flexible Spending Account (FSA) – if you wish to do so**

- Current flexible spending accounts **end on June 30, 2025** and **will not be renewed**. The final payroll deduction for the 2024-2025 plan year will be on July 1, 2025 (for the pay period June 10 – June 24, 2025). Health and dependent care FSA claims incurred by June 30, 2025 will be processed only until September 2025.
  ° If you wish to participate in the flexible spending program for the 2025-2026 plan year, you **must enroll or re-enroll** during open enrollment. If you enroll or re-enroll, the first payroll deduction for the new plan year will be on July 16, 2025.
- The health FSA limit is $3,300 for the new plan year (July 1, 2025 – June 30, 2026).
- The dependent care FSA limit is $5,000 for the new plan year (July 1, 2025 – June 30, 2026). For more information, review the 2025-2026 Flexible Spending Accounts Sourcebook at https://hr.vcu.edu/benefits/open-enrollment/.
- Elect an **annual pledge amount.** Per-pay-period amounts cannot be elected. Your annual pledge amount will be deducted from your pay in even amounts throughout the plan year. There are 24 pay periods in the plan year.
  ° To help you project costs and choose an annual amount, use the FSA worksheet. The FSA worksheet is found at https://hr.vcu.edu/benefits/open-enrollment/.
  ° Remember, if you choose the COVA HealthAware plan (see below), your health reimbursement arrangement (HRA) pays out-of-pocket medical, prescription and behavioral health costs first, before your FSA.

☐ **3. Choose Your Health Plan**

- If you take no health plan action during open enrollment, your participation will remain with the same plan selection you have, with the same membership and with the same optional coverage buy-ups you had this year. Any changes in covered benefits or premiums will be applied to your membership automatically. Consult the *Spotlight* newsletter at https://hr.vcu.edu/benefits/open-enrollment/ for details about benefit and premium changes for the plan year July 1, 2025 – June 30, 2026.
- Use VCU's interactive Alex decision-making tool at https://start.myalex.com/vcu/
- to:
  ° project your plan year expenses under the available plans' basic coverage, and
  ° help you decide which plan to choose for the new plan year.

☐ **4. Choose Your Optional Coverage Buy-ups – if any**

- **Reminder:** Primary dental services are not included in the basic COVA Care, COVA High Deductible or COVA HealthAware plans.
  ° Only preventive dental services (periodic cleanings, exams, x-rays) are covered in these basic plans.
  ° If you do not already have the expanded dental buy-up, you must add it during open enrollment if you want coverage for primary services (such as fillings, simple extractions and root canals) and major services (complex, restorative, orthodontic) for the new plan year.
- Decide whether to add or drop optional vision, hearing or out-of-network medical coverage for your plan.

☐ **4. Add or Remove Eligible Family Members – if you need to or wish to**

- During open enrollment, you can add or drop eligible family members to/from your health plan for any reason or no reason at all. Family members removed during open enrollment are not offered Extended Coverage (COBRA).
- Proof-of-eligibility documents are required if you are adding family members to your health plan.

Eligibility documents are not required to continue coverage for family members currently on your plan. If you make an online or paper election to add family members during open enrollment, you must also provide the supporting eligibility documents to VCU Human Resources (see "How to submit forms and documentation" below).Your election will remain pending until the required eligibility documents are received. If you make your election in Cardinal ESS, it will finalize and show the dependents as enrolled, but no coverage will be provided for the dependents unless and until the required dependent eligibility documents are submitted and approved. Your election to add family members may be declined or voided if VCU Human Resources does not receive the required eligibility documents within 60 days of the date of your election.

☐ **5. Make Sure You Earn Your Premium Discount!**

- Employees and/or their eligible enrolled spouses in COVA Care and COVA HealthAware can now earn premium rewards at any time during the plan year. To qualify for a premium reward this year, you must submit a completed or updated health assessment on your health plan company's website or app (Anthem or Aetna, see below) May 16, 2025 or later. **Health assessments completed prior to May 16, 2025 are not valid for 2025-2026 plan year rewards.**
- If you are currently receiving and/or your spouse is receiving a premium reward, those reward(s) will end with the June 2025 premium unless a new or updated health assessment is completed May 16, 2025 or later.
- **To qualify for a premium reward effective July 2025 the health assessment must be completed between May 16 and May 130, 2025.**
- Health assessments submitted after May 30, 2025 are eligible to qualify for premium rewards on a prospective basis. Complete a health assessment by the 30th of the month to receive an award in about six weeks. Complete a health assessment after the 30th of the month to receive an award in about eight weeks.
- Complete the health assessment on your plan's web site:
    - www.anthem.com/cova for COVA Care
    - www.aetna.com for COVA HealthAware
    - See detailed instructions https://hr.vcu.edu/benefits/open-enrollment/
- Reminder: Your enrolled spouse must register separately at your plan's web (using your health plan member ID number) in order to complete the health assessment.
- If you are changing plans during open enrollment (from a plan administered by Anthem to one administered by Aetna, or vice versa) complete the health assessment with your **current plan administrator**.
- If you are currently in a "waived health coverage" status and enrolling in coverage during open enrollment you will not be able to complete the health assessment until after your coverage is effective (July 1, 2025 or later). Your Premium Rewards will then take effect based on the completion date.

This isn't everything you need to know! Remember to…

☐ Review thoroughly the *Spotlight* newsletter at https://hr.vcu.edu/benefits/open-enrollment/ and other open enrollment information you receive from DHRM.

☐ Visit the state employee health plan's open enrollment website (https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2025-26) for more information.

How to submit elections forms and documentation

If you use Cardinal ESS to make your election online, no further action is required unless you elect to add family members to your health plan or unless Cardinal ESS advises you to contact your Benefits Administrator (VCU HR).

If you use an election form and/or need to submit eligibility documents for family members to VCU Human Resources, use **one** of the following methods:

- **Use the DocuSign enrollment form** available at https://hr.vcu.edu//open-enrollment**.** This form is routed electronically to VCU Human Resources and allows you to attach dependent eligibility documents.
- **Send scanned copies of your form and/or documents with an HR Support Request ticket from** https://go.vcu.edu/ramscentral**.**
- **Upload your form and/or documents to the VCU File Locker** (https://filelocker.vcu.edu) and share with user ID "OPENENROLL" or email address openenroll@vcu.edu.
- **Send your form and/or documents by postal mail** to VCU Human Resources Benefits Administration, Box 842511, 600 West Franklin Street, Richmond, VA 23284-2511.

Questions?

Thoroughly review https://hr.vcu.edu/benefits/open-enrollment/ for important details. For outstanding questions, request HR support by creating a ticket at https://go.vcu.edu/ramscentral or by emailing openenroll@vcu.edu.