



# **BN361**

# **Benefit Enrollment and Maintenance**

**Instructor Led Training**



# Revision History

Revision Date	Summary of Changes
4/23/2026	Revision to Lesson 11 on reconciliations, in collaboration with State Payroll Operations (SPO).
1/28/2026	Updates to slides in Lessons 3, 4, 5, and 7 including addition of Assign Benefit Program slide and additional references to applicable Job Aids added throughout the Course.
11/24/2025	Removed QMCSO, updates to Reconciliation and Retirement section information.
5/19/2025	Per OHB, updated the number of days employees have to submit supporting documentation for dependents added to coverage from 60 days to 30 days.
1/8/2025	Updated the ACA Lesson based on 2024 ACA Forum



# Welcome to Cardinal Training

This training provides participants with the skills and information necessary to use Cardinal and is not intended to replace existing Commonwealth and/or agency policies.

The following HCM training materials are located on the Cardinal website ([www.cardinalproject.virginia.gov](http://www.cardinalproject.virginia.gov)) under Learning:

- Job Aids on topics across all functional areas
- Functional process and instructional videos

The Cardinal HCM Reports Catalogs are located on the Cardinal website under Resources.

The system screenshots included in the Cardinal HCM training courses show system pages and processes that some users may not have access to due to security roles and/or how specific responsibilities relate to the overall transaction or process being discussed.

- For a list of available roles and descriptions, see the Statewide Security Handbook on the Cardinal website in the Security section under Resources.



# Course Objectives

After completing this course, you will be able to:

- 1 Understand the Benefits Functional Area
- 2 Understand Key Concepts related to Benefit Events and Programs
- 3 Navigate within the Cardinal Benefits Functional Area
- 4 Process New Hire Enrollments
- 5 Understand how to process Transfers
- 6 Process Manual Benefit Events



# Course Objectives (continued)

- View Employee and Dependent Benefits information
- Understand how to administer the Affordable Care Act (ACA) reconciliation
- Understand the Retirement Plan Enrollments process
- Understand how to process ORP and VRS Retirements
- Understand the VRS Billing Reconciliation process
- Understand the Health Benefit Reconciliation process



# Agenda

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Benefits Overview

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Benefit Events and Programs

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Processing New Hire Enrollments

5

Processing Transfers Overview

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Processing Manual Benefit Events



# Agenda

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Retirement Plan Enrollments

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Health Benefit & VRS Billing Reconciliations



# Lesson

1

## Cardinal and Benefits Overview

This lesson covers the following topics:

- Overview of Cardinal
- Cardinal HCM Responsibilities and Relationships
- Overview of the Benefits Functionality



# Cardinal Overview

Cardinal provides better access to essential business functions and improved single sign-on technology.

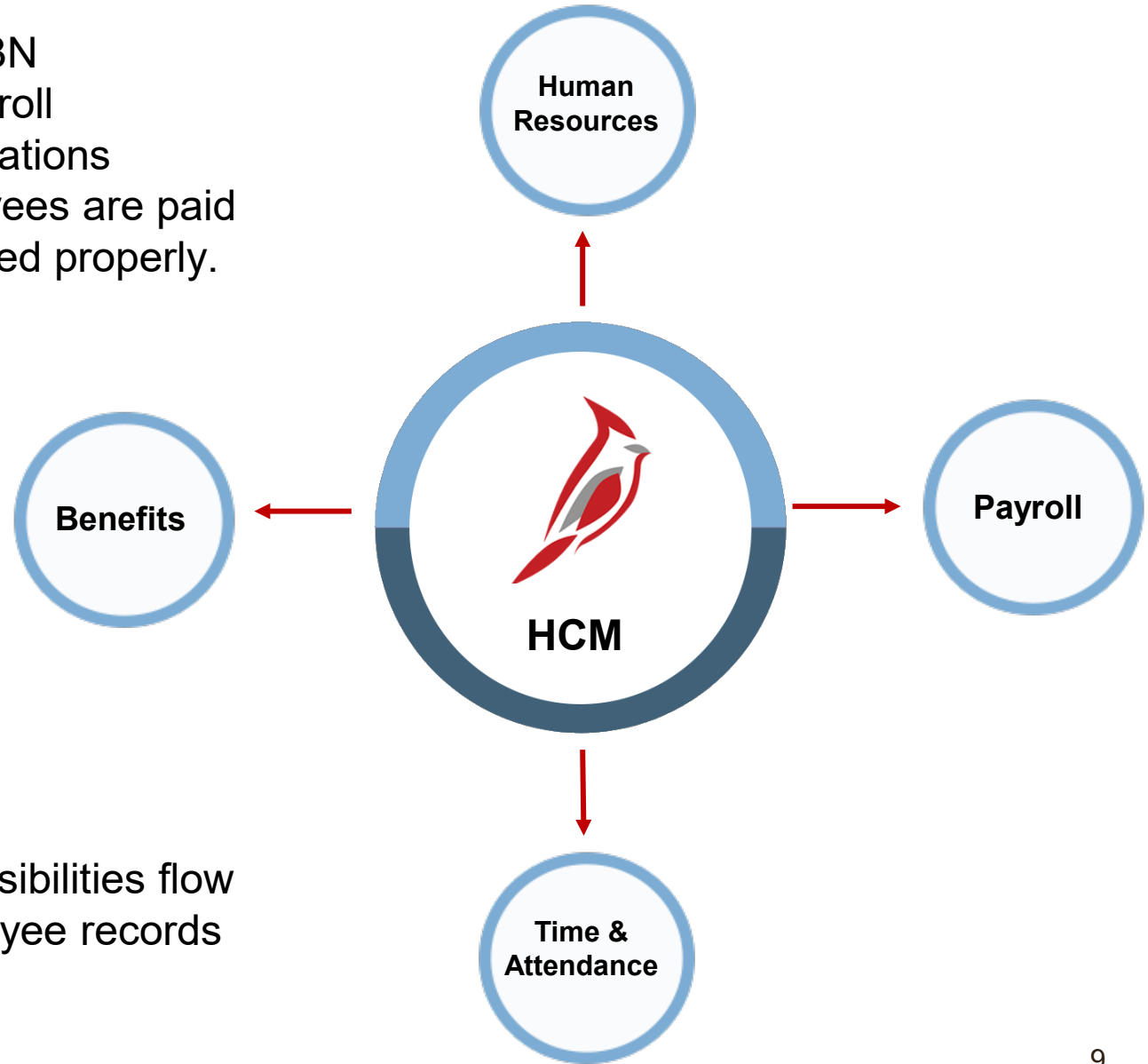
The Cardinal system is comprised of two applications: Human Capital Management (HCM) and Financials (FIN).





# Cardinal System

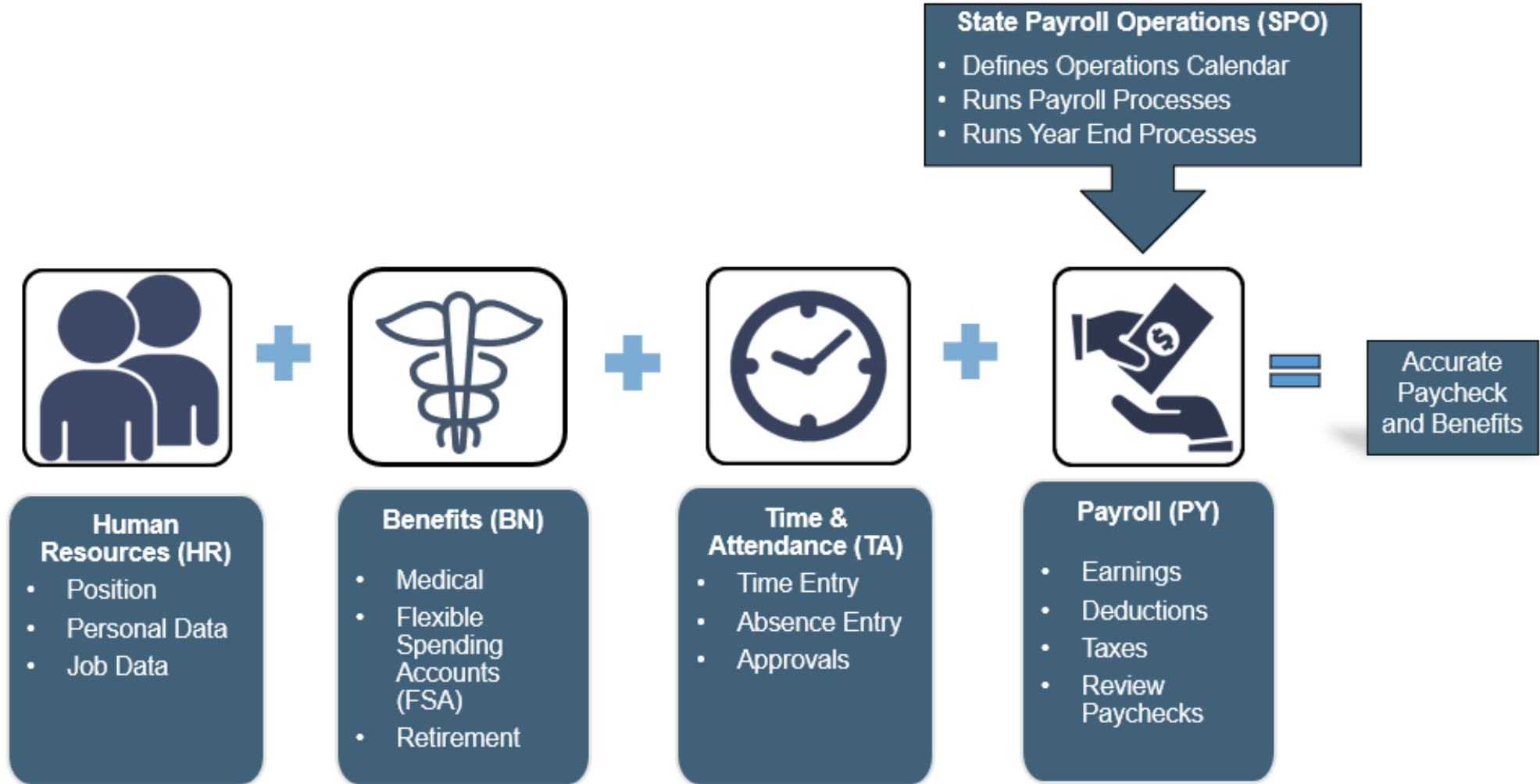
In Cardinal HCM, HR Administrators, BN Administrators, TL Administrators, Payroll Administrators, and State Payroll Operations (SPO) work together so that all employees are paid on time and accurately and are benefited properly.



All these roles and their unique responsibilities flow to one another to ensure that all employee records are accurate and up-to-date.



# Cardinal HCM Responsibilities and Relationships





# Overview of the Benefits Functionality

The Benefits functional area includes all processes and sub-processes required for maintaining benefits for the organization's employees and their dependents.

## Benefits Processes and Sub-Processes:



### Maintain Enrollments for:

- Benefit Events
  - Life Event
  - QMCSO (handled by OHB)
  - Retirement
  - Deferred Compensation
  - Annuity
- Health Reconciliation
  - VRS Billing Reconciliation



# Lesson Summary

1

## Cardinal and Benefits Overview

In this lesson, you learned:

- An Overview of Cardinal
- About the Cardinal HCM Responsibilities and Relationships
- An Overview of the Benefits Functionality



# Lesson

2

## Benefit Events and Programs

This lesson covers the following topics:

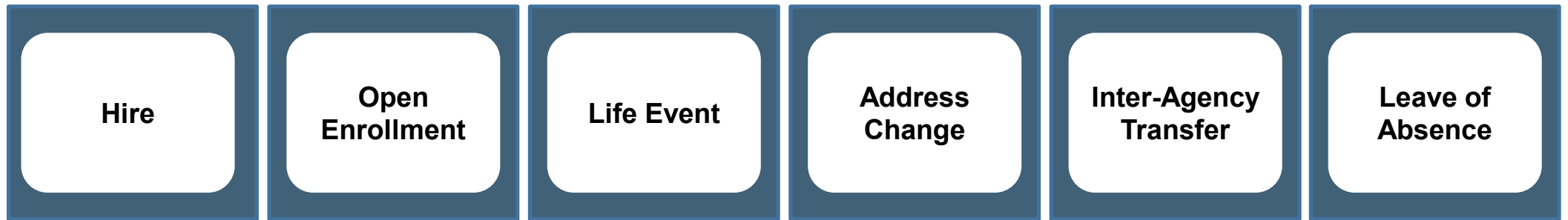
- Benefit Events
- Benefit Event Triggers
- Benefit Administration Process
- Lifecycle of a Benefit Event



# Benefit Events

Benefit Events evaluate or reevaluate an employee's benefit eligibility and provide the employee with the opportunity to update their enrollment as needed.

All benefit enrollments or changes are made through a Benefit Event.

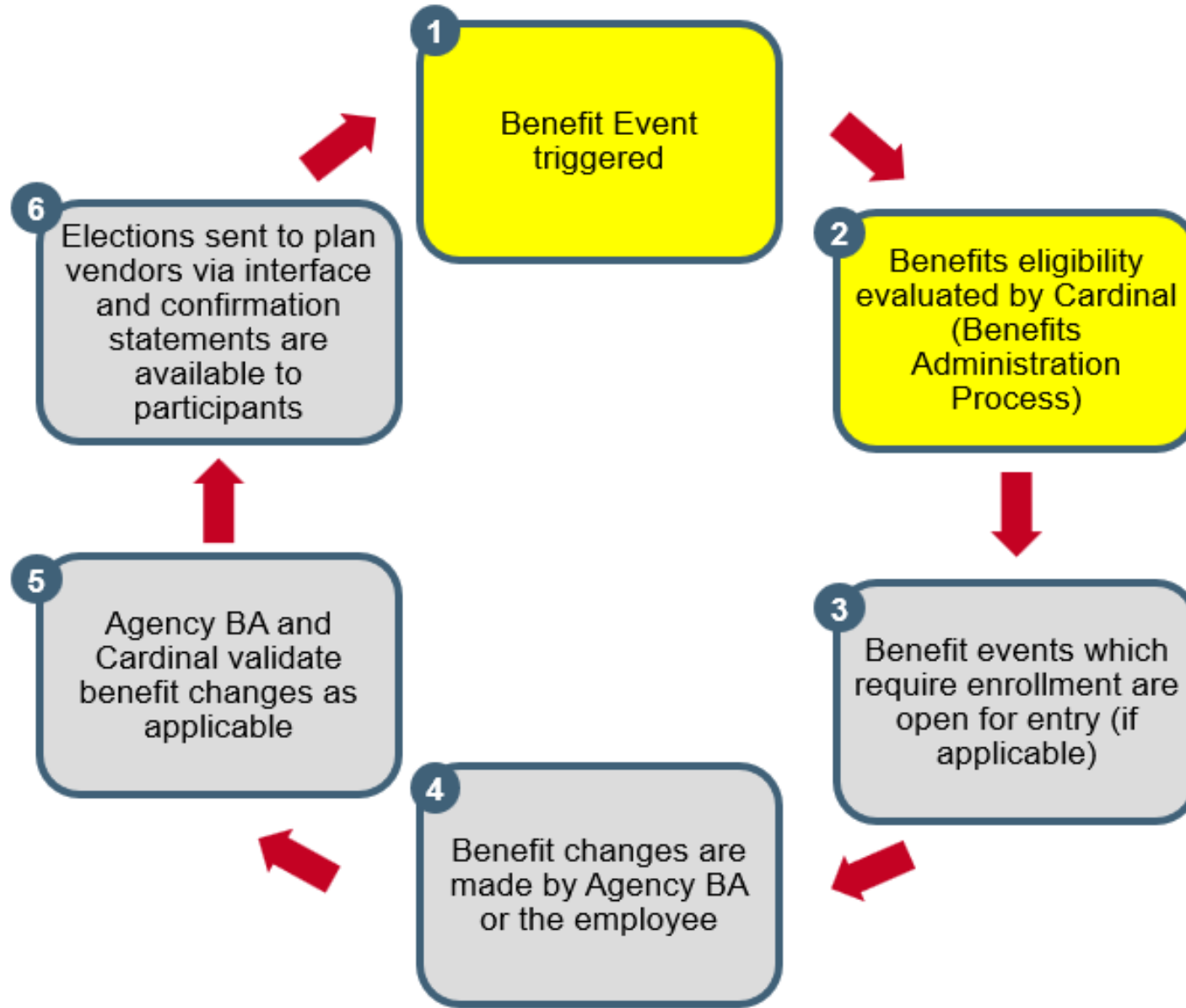


**Only one Benefit Event can be in an “Open for Processing” status at any time.**

For a complete list of Benefit Events in Cardinal, refer to the Job Aid **BN361 Benefit Event Class Codes** located on the Cardinal website in **Job Aids** under **Learning**.



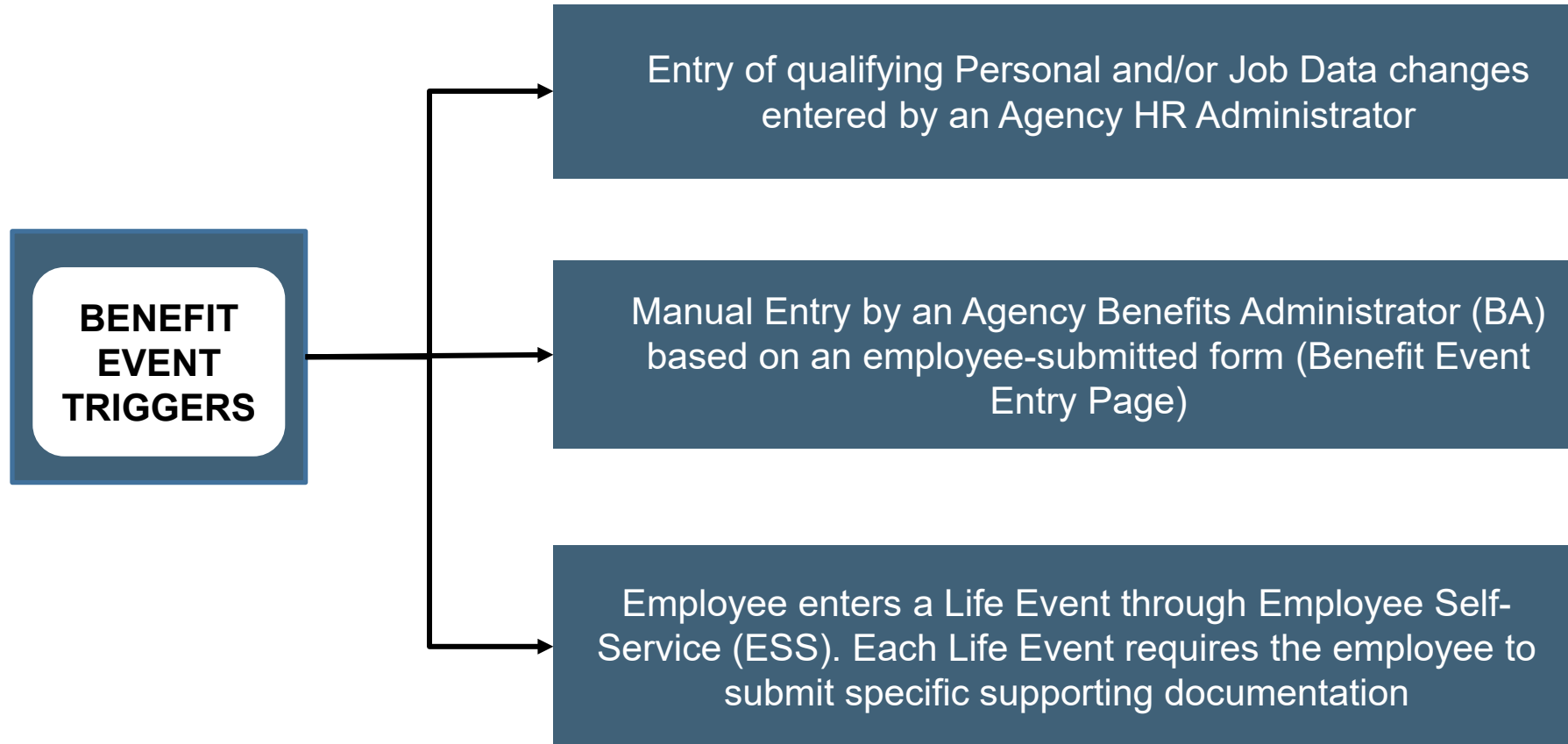
# Lifecycle of a Benefit Event





# Benefit Events Triggers

Benefit Events can be triggered in three different ways:





# Eligibility Determination (Benefits Administration Process)

Most Job Data changes will trigger a Benefit Event. All Benefit Events are evaluated by the Benefit Administration process. However, many are immediately closed because no benefits eligibility change exists (e.g., supervisor change).

Changes that would make the employee eligible to update their benefits include the following:

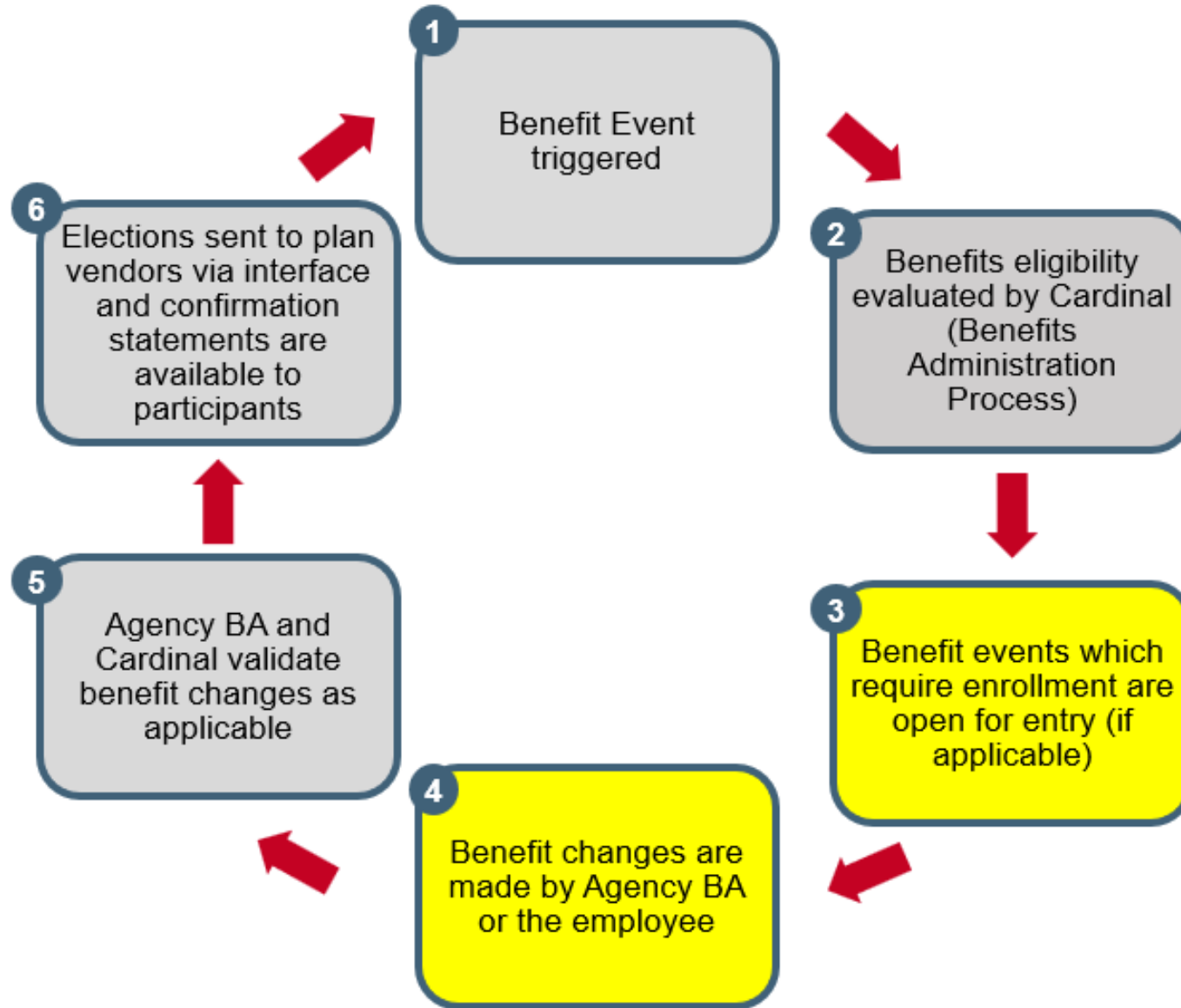
JOB DATA	PERSONAL DATA
<ul style="list-style-type: none"><li>• Action / Reason</li><li>• Employee Class</li><li>• Part / Full / Quasi Status</li><li>• Pay Frequency</li><li>• Work Location</li><li>• Eligibility Configuration Fields</li></ul>	<ul style="list-style-type: none"><li>• Date of Birth</li><li>• Gender</li><li>• Marital Status</li><li>• Address (Zip Code)</li></ul>



**Note:** The Benefits Administration Process runs for all employees several times after hours. It can also be run manually by BN Administrators for individual employees as needed.

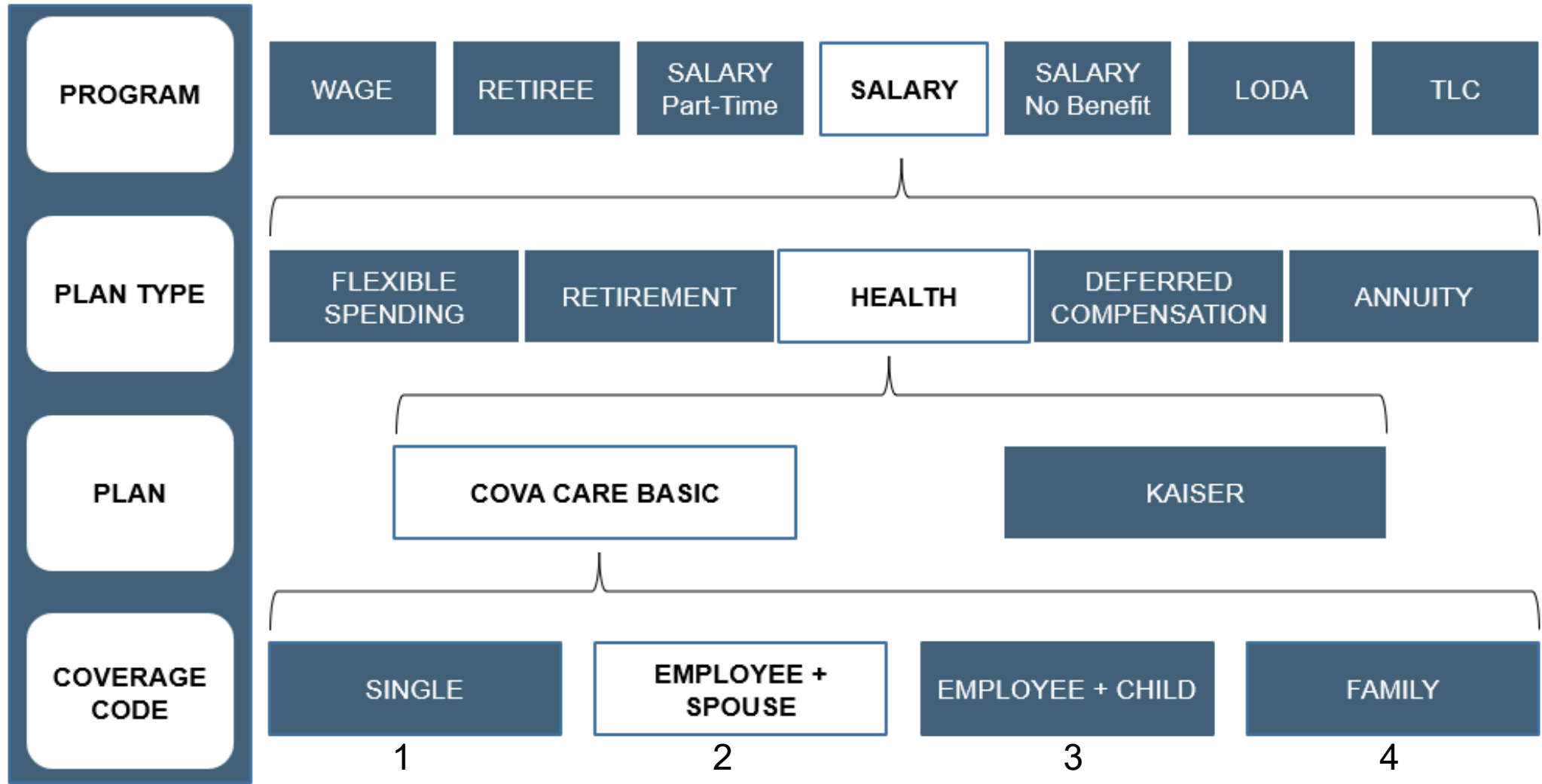


# Lifecycle of a Benefit Event (continued.)





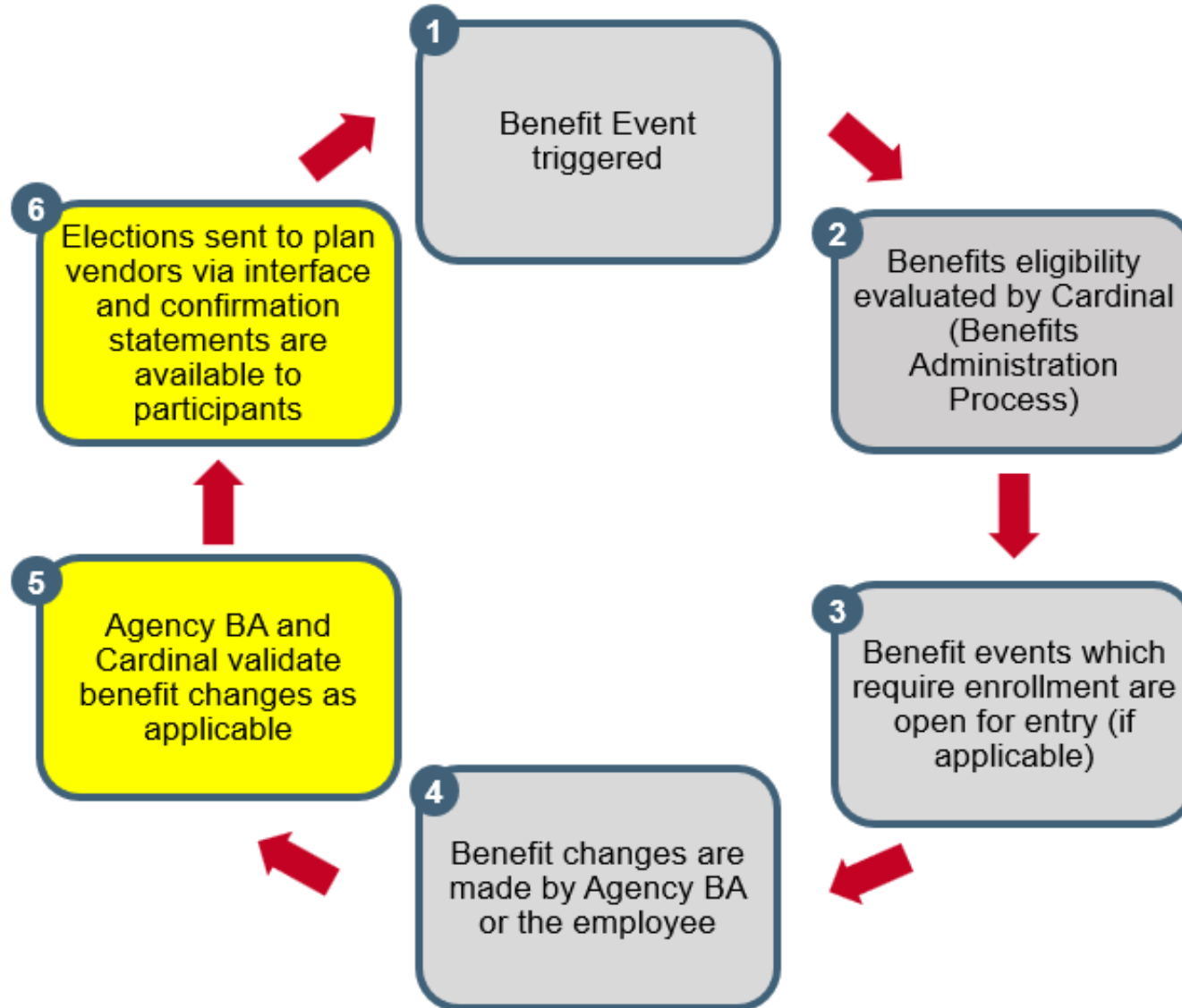
# Benefit Program Selection Example



**Note:** There are also Tricare specific Coverage Codes.



# Lifecycle of a Benefit Event (continued)





# Lesson Summary

2

## Benefit Events and Programs

In this lesson, you learned

- Benefit Events
- Benefit Event Triggers
- Benefit Administration Process
- Lifecycle of a Benefit Event



# Lesson

3

## Benefits Navigation Overview

This lesson covers the following topics:

- Benefits Navigation Overview
- Overview of the Benefit Events page
- Overview of the On-Demand Event Maintenance page



# Benefits Navigation Overview

Benefits enrollment is completed through:

**NavBar > Menu > Benefits**

The screenshot displays the Cardinal Non-Production benefits navigation interface. The main content area features four panels: **Cardinal Message Board** (0 Message(s) published today, 0 Total active message(s)), **Cardinal Portal**, **Benefits Administrator**, and **Benefit Details**. A sidebar menu titled **NavBar: Menu** is open on the right, showing a **Menu** section with **Benefits** highlighted in a red box under the **Recently Visited** category. The menu lists various options: **Employee/Dependent Information**, **Review Employee Benefits**, **Enroll In Benefits**, **Manage Automated Enrollment**, **Maintain Primary Jobs**, **Reports**, **Interface with Providers**, **Monitor Savings Plan Extensions**, **Administer COBRA Benefits**, **ACA Annual Processing**, **Employer Information**, **Manage Life Event Instance**, and **Clone TLC Data Sheet**.



# Benefit Event Page Overview

Menu > Benefits > Manage Automated Enrollment > Events > Benefit Event

The **Benefit Event** page is used to enter manual Benefit Events.

← Cardinal Homepage Benefit Event

---

**Benefit Event Detail**

Tryon Smith Employee ID 00865975600 Benefit Record Number 0

---

**Life Event** 1 of 1 | View All

Life Event  +

Life Event Date  Paperwork Receipt Date

---

**Health Change** **FSA Change**

Health Change Needed:

Current Cov. Level:  Future Cov. Level:

Change:

FSA Change Needed:

Change:

Special Processing Message (Health)

Special Processing Message (FSA)

**Save** Return to Search



# On-Demand Event Maintenance Page Overview

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

The On-Demand Event Maintenance page is used to manually process Benefit Events.

← Cardinal Homepage
On-Demand Event Maintenance

### On-Demand Event Maintenance

Tryon Smith Person ID 00865975600 Ben Record 0

---

Activity Date	Source	Empl Record	0
Schedule/Prepare Activity	Pending Activities	0	Show Activities <span style="margin-left: 20px;">Action</span>

Event ID	1	Event Date	08/10/2025	Status	Finalized - Enrolled	Class	HIR	<a href="#">Event Status Update</a>
Prepare Options		Event Status Open for Processing						
Enrollment Statement		Run Date	<b>Frequency</b> <input checked="" type="radio"/> Deduction Frequency <input type="radio"/> Annual Frequency					
Election Entry		Entered	4 of 5	<a href="#">Show Plans</a>				
Validate/Finalize		Errors	0	<a href="#">Show Errors</a> <input type="checkbox"/> Finalize/Apply Defaults				
Confirmation Statement		Run Date						

[Reprocess](#)

Process Indicator

R

Q
Re-Enter

Save

Return to Search

Notify



# Lesson Summary

3

## Benefits Navigation Overview

In this lesson, you learned

- Benefits Navigation Overview
- Overview of the Benefit Events page
- Overview of the On-Demand Event Maintenance page



# Lesson

4

## Processing New Hire Enrollments

This lesson covers the following topics:

- General Information about New Hire Enrollments
- Processing a New Hire Enrollment
- Viewing employee Benefits information (current and historical)
- Re-opening and reprocessing Benefit Events
- Viewing employee Confirmation Statements



# New Hire Enrollments General Information

**Reminder:** All benefit enrollments or changes are made through a Benefit Event.

New Hire Benefit Events are triggered when an Agency Human Resources (HR) Administrator processes a “New Hire” action:

- **HR2:** This event will automatically enroll the eligible employee in the Imputed Life Insurance Income Plan after the Benefits Administration process runs. The Benefits Administration process runs nightly on a schedule. The event will automatically close after the Benefits Administration process runs. This event must be processed before completing the employee’s other enrollments via the HIR Benefit Event and can be processed manually as needed if the Benefits Administration process has not run
- **HIR:** This event is processed by an Agency BN Admin to complete the employee’s enrollment elections (Medical, FSA, etc.)

The Event Date for both events is driven based on the Effective Date of the “New Hire” action completed by HR.



# New Hire Enrollments General Information (continued)

New Hire employees can make their initial plan elections through Employee Self-Service (ESS) if the Agency utilizes ESS. Agency BN Administrators will need to approve any dependents and complete the Benefit Event if the employee elects their plans through ESS.

The Coverage Begin Date for the Imputed Life Insurance Income Plan will be the actual date that the employee was hired.

The Coverage Begin Date for all other elected plans will be the first day of the month following employee's hire date (e.g., employee hired on 1/25/2026, Coverage Begin Date for elected plans will be 2/1/2026).

The Deduction Begin Date is only relevant to employees that are paid through the Cardinal system and is the first day of the pay period in which coverage begins.

Plan elections are transmitted to the Vendor daily (Tuesday – Saturday excluding holidays).

Confirmation Statements are generated each night.

Cardinal sends a complete enrollment file to Vendors on the 1<sup>st</sup> Monday of each month.



# Finalizing Benefit Events Errors

The system performs validations when the **Validate/Finalize** button is clicked. These validations include:

- Validating dependent eligibility
- COVA systematic rules pertaining to valid elections/transactions

If any errors are identified, they will display as a numeric value (e.g., 1, 2, 3) in the **Errors** field to the right of the **Validate/Finalize** button. The corrective action will vary based on the actual error received.



# Viewing an Employee's Benefits Enrollments Information

The Benefits enrollment information for an employee can be viewed on the following pages at any time. These page include current, historical, and future dated benefit enrollments for the employee. Therefore, review of these pages is recommended after any Benefit Event is processed to ensure accuracy (e.g., New Hire, Life Event, etc.):

**Health Benefits** page: Health Benefit enrollments

**NavBar > Menu > Benefits > Enroll in Benefits > Health Benefits**

**Simple Benefits** page: Premium Reward and Flex Spending Admin Fee enrollments

**NavBar > Menu > Benefits > Enroll in Benefits > Simple Benefits**

**Life and AD/D Benefits** page: Imputed Life Insurance Income Plan enrollment

**NavBar > Menu > Benefits > Enroll in Benefits > Life and AD/D Benefits**

**Spending Accounts** page: Flex Spending Medical Plan and Flex Spending Dependent Care Plan enrollments

**NavBar > Menu > Benefits > Enroll in Benefits > Spending Accounts**

**Savings Plans** page: Savings Plan enrollments

**NavBar > Menu > Benefits > Enroll in Benefits > Savings Plans**

**Retirement Plans** page: Retirement Plan enrollments

**NavBar > Menu > Benefits > Enroll in Benefits > Retirement Plans**



# Viewing an Employee's Current Benefits Enrollments and Deductions

The current Benefits information for an employee can be viewed on the **Current Benefits Summary** page at any time.

This page does not include any historical or future dated benefit elections data for the employee. As the elections are quite frequently effective on the first of the following month, this is not recommended to ensure accuracy after any Benefit Event is processed (e.g., New Hire, Life Event, etc.).

Navigate to the **Current Benefits Summary** page using the following path:

**NavBar > Menu > Benefits > Review Employee Benefits > Current Benefits Summary**



# Re-Opening a Benefit Event

If any updates/corrections need to be made after processing a Benefit Event, the Benefit Event can be re-opened for edits and then reprocessed. Benefit Events must also be re-opened once the applicable supporting documentation is received in order to update the dependent(s) from “Unapproved” to “Approved”.

Benefit Events are re-opened on the **BenAdmin Event Status Update** page. Navigate to this page using the following path:

**On-Demand Event Maintenance page > Events Status Update button**

**BenAdmin Event Status Update**

Update Event Status

Empl ID 00858056800 Thomas Jones30 Ben Record 0

Event Status Update ?

Schedule ID EM00  Event Disconnected

Event Date 10/25/2022

Event ID 1

Event Class HIR Initial Enrollment

Event Priority 100

Benefit Program SAL

Process Status Finalized - Enrolled

Action Source Job Data Change

Address Eligibility Changed

MultiJob Indicator Changed

Job Eligibility Changed

Event Out of Sequence

Finalize/Apply Defaults

Print Option Print Both Forms

\*Process Re-Enter

\*Event Status Open for Processing

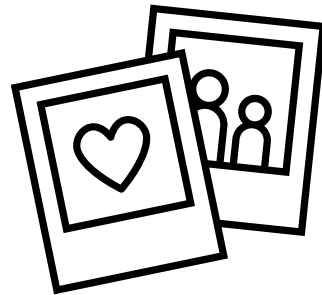
OK Cancel Apply Refresh



# Assign Benefit Program

When re-opening an event, it may be necessary to check eligibility again. In these rare circumstances, use the “Assign Benefit Program” option in the Process dropdown. This will delete all benefit enrollments and check eligibility again. Any dependent data added through this event will remain.

Scenario	Process/Event Status
Employee has provided dependent documentation	Re-enter / Open
Benefits Administrator made a mistake entering enrollments	Re-enter / Open
Employee changed mind during initial enrollment period	Re-enter / Open
Eligibility data has been changed or corrected	Assign Benefit Program / Open



For more information on Benefit Event statuses and more, refer to the Job Aid **BN361 Researching Benefit Events** located on the Cardinal website in **Job Aids** under **Learning**.



# Confirmation Statements General Information

Confirmation Statements contain reflect the plans that were selected and are created in the overnight batch process. The Agency BA has access to view/print all Confirmation Statements (current and historical) for all employees.

Any updates made to an enrollment will be reflected in a new statement generated overnight for the employee to review.

Confirmation Statements are viewed/printed from the **Review Employee Statements** page. Navigate to this page using the following path:


**Benefits Administrator tile > Review Employee Benefits > Review Employee Statements**

For more information on reviewing confirmation statements, refer to the Job Aid **BN361 How to Review Benefit Statements** located on the Cardinal website in **Job Aids** under **Learning**.



# Email Notification Sent to Employee

Benefits Confirmation Available ▷ Inbox x 🖨 🔗

 **PeopleSoft@peoplesoft.com**  
to me ▼ Tue, Feb 4, 11:06 AM ☆ ↶ ⋮

This email is to confirm that the Benefits Department has confirmed your benefits enrollment. Your Benefits Confirmation Statement has been posted on the Employee Self Service website.

Employee ID:

[View Online Statement](#)

↶ Reply ➦ Forward



# Lesson Summary

4

## Processing New Hire Enrollments

In this lesson, you learned

- General Information about New Hire Enrollments
- How to process a New Hire Enrollment
- How to view employee benefits information (current and historical)
- How to re-open and reprocess Benefit Events
- How to view an employee's Confirmation Statement



# Lesson

5

## Processing Transfers Overview

This lesson covers the following topics:

- Overview of the Inter-Agency Transfer Process



# Processing Inter-Agency Transfers Overview

## Inter-Agency Transfer:

- From one Commonwealth of Virginia Agency to another Commonwealth of Virginia Agency
- Must be completed correctly to ensure there is no break in service or interruption of benefits

## General Guidelines:

- Two Agencies are involved in this process:
  - Sending Agency (employee leaving from)
  - Receiving Agency (employee going to)
- Both Agencies must coordinate the effective date for the HR transactions to ensure that there is no break in service or interruption of benefits for the employee (same day or next day)
- The Sending Agency must complete the “Termination/Transfer Out” HR transaction **before** the Receiving Agency can complete the Transfer In HR transaction
- The Agency where the employee is employed on the first of the month is responsible for the entire month’s employer paid premium



For more information pertaining to Inter-Agency Transfers, see the Job Aids titled **BN361 Managing Terminations and Transfers** and **HR351 Managing an Inter-Agency Transfer**, located on the Cardinal website in **Job Aids** under **Learning**.



# Sending Agency

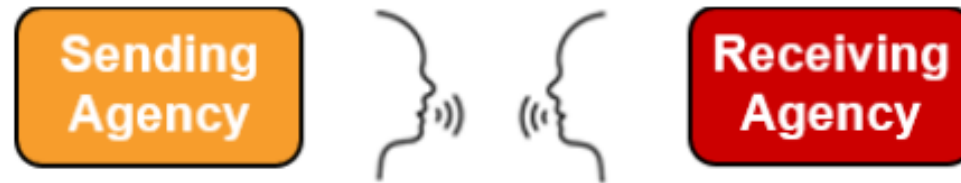
No action is required by the Sending Agency BN Administrator.

The Sending Agency HR Administrator completes a “Termination/Transfer Out” transaction with an effective date equal the day immediately following last day worked at the Agency by the employee.

This transaction triggers an “XFO” Benefit Event, which will automatically process and close once the Benefits Administration process runs and completes the following:

- Carries over the eligible\* employee’s Health Insurance, Premium Rewards, Imputed Life, and FSA enrollments with no gap
- Terminates any Deferred Compensation, Annuity, and VRS Retirement Plans in which the employee is enrolled

\*This is not applicable if the employee is transferring from one Agency as an hourly employee (no benefits) and transferring into an Agency with a salaried position (eligible for benefits)





# Receiving Agency

The Receiving Agency HR Administrator completes a “Hire/Transfer In” transaction with the same effective date used by the Sending Agency or the next day to prevent a break in service.

This transaction triggers an “XFR” Benefit Event. This Benefit Event will automatically process and close after 29 days.

The Benefit Event remains open for 29 days for instances where the employee was enrolled in an HMO plan that they are no longer eligible for the new Agency based on region (Northern VA or rest of VA).

Once this Benefit Event closes (after 29 Days), the employee will receive a Confirmation Statement.





## Receiving Agency (continued)

Receiving Agency BN Administrator responsibilities:

- **Monitor for open “XFR” Benefit Events:** The Benefit Event Status Report should be generated and reviewed regularly to monitor all open Benefit Events to include “XFR” Benefit Events
- **Review the employee’s benefits information:** Ensure that the employee’s Health Insurance, Premium Rewards, Imputed Life, and FSA enrollments carried over with no gap
- **If the employee was enrolled in an HMO Plan that they are no longer eligible for:** Inform the employee to complete a new Benefit Enrollment form and then complete their new election via the “XFR” Benefit Event (within 29 days)
- **If the employee was previously enrolled in a Deferred Compensation or Annuity Plan:** Advise the employee to re-enroll via the Vendor’s website (VRS Retirement Plans will feed back into Cardinal from VNAV as applicable)



# Lesson Summary

5

## Processing Transfers Overview

In this lesson, you learned

- An overview of the Inter-Agency Transfer Process



# Lesson

6

## Processing Manual Benefit Events

This lesson covers the following topics:

- Manual Benefit Events Triggers
- Life Events Overview
- Life Event Key Benefit Dates
- Overview of the Benefit Event Entry Page
- Processing Life Events



# Manual Benefit Events Triggers

**Reminder:** All benefit enrollments or changes are made through a Benefit Event.

## **Manual Benefit Events Triggers:**

- Personal and or Job Data change entered by an Agency HR Administrator
- Employee submits a Benefit enrollment form, and the Benefits Administrator creates an Event on the Benefit Event Entry page
- Employee enters a Life Event or Open Enrollment through Employee Self-Service (ESS)



# Life Events Overview

Life Events are a type of Benefit Event and are also referred to as Qualifying Mid-Year Events.

There are various types of Life Events, including:

**MARRIAGE  
EVENT**

**BIRTH  
EVENT**

**DEATH  
EVENT**

**DIVORCE  
EVENT**



# Life Event Key Benefit Dates

Benefit Enrollment Field	Definition
<b>ELECTION DATE</b>	The date the employee elects their benefits. This is typically the date the coverage changes are entered into the system.
<b>EVENT DATE</b>	The date used for entry when performing manual Benefit Events. This is based on the date the Life Event occurred.
<b>COVERAGE BEGIN DATE</b>	The date the coverage starts.
<b>DEDUCTION BEGIN DATE</b>	The date the deduction begins for the employee. This will be the Pay Period start date for the Pay Period that the coverage begin date falls in.



# Life Event Coverage and Deduction Dates

The coverage begin and deduction begin dates will vary based on the specific type of Life Event. Some examples include:

Life Event	Coverage Begin Date	Deduction Begin Date
Marriage	1 <sup>st</sup> day of the month after the marriage paperwork is received	1 <sup>st</sup> day of the month after marriage paperwork is received
Birth/Adoption	Immediately upon date of birth/adoption	1 <sup>st</sup> day of the month of the date of birth/adoption
Divorce	1 <sup>st</sup> day of the month after the divorce paperwork is received (coverage ends for the divorced spouse on the date of divorce)	1 <sup>st</sup> day of the month after divorce paperwork is received

Plan elections are transmitted to the Vendor nightly (Monday – Friday excluding holidays). Confirmation Statements will be available after the Benefits Administration process runs.

Employees have 60 Days to initiate a Life Event after the event date. Enrollment can still be processed after 60 Days; however, the paperwork must be submitted within 60 days. In all other cases, OHB approval is needed.

New Hire enrollment paperwork must be submitted within 30 days.



# Life Event Example: Marriage

**Scenario:** An employee got married on 11/15. This is a Qualifying Mid-Year Event which allows the employee to update their Benefit enrollments.

On 11/17, the spouse was added as a dependent with an event date of 11/15.

The employee elected to change their benefit plan from “SINGLE” to “EMPLOYEE + SPOUSE” and the enrollment was completed on 11/17. For this scenario, what dates apply?

**ELECTION DATE**

**11 / 17**

**EVENT DATE**

**11 / 15**

**COVERAGE BEGIN DATE**

**12 / 1**



# Benefit Event Entry Page

The **Benefit Event Entry** page simplifies the creation of Benefit Events by:

- Capturing Life Event details
  - Life Event Date
  - Paperwork Receipt Date
  - Prior and Future Coverage Levels
  - Type of Benefit Change
- Calculating correct Benefit Event Dates
- Automatically selecting the correct Benefit Class
- Creating the Benefit Event

**NavBar > Menu > Benefits > Manage Automated Enrollment > Events > Benefit Event**

For more information on the creation of Benefit Events, refer to the Job Aid **BN361 Creating and Completing a Life Event on Behalf of an Employee** located on the Cardinal website in **Job Aids** under **Learning**.



# Benefit Event Entry Page (continued)

NavBar > Menu > Benefits > Manage Automated Enrollment > Events > Benefit Event

< Cardinal Homepage Benefit Event New Window | Help | Personalize Page

**Benefit Event Detail**

Jason Witten Employee ID 00136680400 Benefit Record Number 0

**Life Event** 1 of 1 | View All

Life Event  +

Life Event Date  Paperwork Receipt Date

**Health Change**

Health Change Needed:

Current Cov. Level:  Future Cov. Level:

Change:

**FSA Change**

FSA Change Needed:

Change:

Special Processing Message (Health)

Special Processing Message (FSA)

**Save**



# Lesson Summary

6

## Processing Manual Benefit Events

In this lesson, you learned

- Manual Benefit Events Triggers
- An Overview of Life Events
- Life Event Key Benefit Dates
- An Overview of the Benefit Event Entry Page
- How to Process Life Events



# Lesson

7

## Viewing Other Employee and Dependent Benefits Information

This lesson covers the following topics:

- Cardinal Enrollment Report
- Viewing Dependent Information
- Premium Reward Overview
- Monitoring Employee/Dependent Eligibility Information
- Approving Dependents



# Cardinal Enrollment Report

NavBar > Menu > Benefits > Reports > Cardinal Enrollment Report

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1																						
2																						
3																						
4																						
5																						
6																						
7																						
8																						
9																						
10																						
11																						
12	Employee I	Last Name	Suffix	First Name	MI	Birthdate	Sex	SSN	Business U	Company	Departmer	Status/BPr	Coverage E	Benefit Pla	Descr	Coverage C	Coverage E	Employer F	Employee I	PRW Rate	PRW Benef	PRW Cove
13		DOE		JOHN			F		99900	ABC	226184	COVA	Wage-No Health					0	0	0		
14		DOE		JOHN			M		99900	ABC	226151	COVA	Wage-No Health					0	0	0		
15		DOE		JOHN			M		99900	ABC	226213	COVA	Wage-No Health					0	0	0		
16		DOE		JOHN			F		99900	ABC	410816	COVA	FT E E	ACC4	COVA Cr+f Single	7/1/2020		830	161	0		
17		DOE		JOHN			M		99900	ABC	180781	COVA	Wage-No Health					0	0	0		
18		CUP		STANLEY			F		99900	ABC	190705	COVA	FT E E	ACC4	COVA Cr+f Single	2/1/2025		830	161	0		
19		DOE		JOHN			F		99900	ABC	226284	COVA	Wage-No Health					0	0	0		
20		DOE		JOHN			M		99900	ABC	226296	COVA	Wage-No Health					0	0	0		
21		DOE		JOHN			F		99900	ABC	226038	COVA	Wage-No Health					0	0	0		
22		DOE		JOHN			M		99900	ABC	110701	COVA	Wage-No Health					0	0	0		
23		DOE		JOHN			M		99900	ABC	226126	COVA	Wage-No Health					0	0	0		
24		DOE		JOHN			M		99900	ABC	226337	COVA	Wage-No Health					0	0	0		
25		DOE		JOHN			M		99900	ABC	226192	COVA	Wage-No Health					0	0	0		
26		DOE		JOHN			F		99900	ABC	226118	COVA	Wage-No Health					0	0	0		
27		DOE		JOHN			F		99900	ABC	135718	COVA	FT E E	ACC4	COVA Cr+f Single	6/1/2012		830	161	0		
28		DOE		JOHN			F		99900	ABC	226098	COVA	Wage-No Health					0	0	0		
29		DOE		JOHN			F		99900	ABC	410816	COVA	FT E E	ACC4	COVA Cr+f Single	#####		830	161	0		
30		DOE		JOHN			F		99900	ABC	226338	COVA	Wage-No Health					0	0	0		
31		DOE		JOHN			M		99900	ABC	226283	COVA	Wage-No Health					0	0	0		
32		DOE		JOHN			F		99900	ABC	226420	COVA	Wage-No Health					0	0	0		
33		DOE		JOHN			F		99900	ABC	410816	COVA	FT E E	ACC4	COVA Cr+f Single	7/1/2020		830	161	17	PRWDEE	7/1/2025
34		DOE		JOHN			M		99900	ABC	210504	COVA	FT E E	ACC4	COVA Cr+f Single	2/1/2025		830	161	0		
35		DOE		JOHN			F		99900	ABC	226060	COVA	Wage-No Health					0	0	0		
36		DOE		JOHN			F		99900	ABC	226205	COVA	Wage-No Health					0	0	0		



# Viewing Dependent Information

Benefits Administrators can view and update dependent information on the **Update Dependent / Beneficiary** page.

Key information:

- Available for review or update: Name, Address, Contact Information (Phone and Email), Date of Birth, Dependent Beneficiary Type (Approved or Unapproved Dependent), Gender, Marital Status, and Disability Status
- Dependents are never deleted (historical data is maintained)
- Duplicate dependents can only be deleted by emailing OHB (do not open a VCCC ticket)



**Note:** All dependents, regardless of whether they are currently enrolled in a Benefits Plan, will display and be available to view on this page. This data is maintained within Cardinal for cases where the dependent may need to be re-enrolled in a Benefits Plan in the future.

**NavBar > Menu > Benefits > Employee/Dependent Information > Update Dependent/Beneficiary**



# Premium Reward General Information

- When requirements are satisfied, participants are included in the Premium Reward file
- The file is automatically uploaded and participants are enrolled in the Simple Benefit plan
- Additional Pay is established to offset the cost of medical premiums
- If a Premium Reward needs to be manually updated, contact OHB to make the adjustments

### Simple Benefits

INDIANA JONES Employee ID [REDACTED] Benefit Record Number 0

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**Plan Type** [Search] | < < 1 of 2 > > | [View All](#)

Plan Type	AY	Health Premium Reward
-----------	----	-----------------------

---

**Coverage** [Search] | < < 1 of 7 > > | [View All](#)

Coverage Begin Date	07/01/2025	↻	Deduction Begin Date	07/01/2025	↻
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---

**Coverage Election**

<input checked="" type="radio"/> Elect	<input type="radio"/> Waive	<input type="radio"/> Terminate	↻	Election Date	06/15/2025
--	-----------------------------	---------------------------------	---	---------------	------------

---

Benefit Program	SAL	Salaried Employee Benefit Pgm
Benefit Plan	PRWDBT	Premium Reward Par & Spouse



# Monitoring Employee/Dependent Eligibility Information

The Benefit Eligibility Audit reports: used to monitor and identify employees or dependents meeting specific criteria which may require the Benefits Administrator to act.

Optional Reports that can be generated:

- Dependent Waiting Approval Report
- Retired, Tricare, and TLC Employees Approaching 65 Report
- Dependent of Retirees/Tricare/TLC employees Approaching 65
- Dependent Child Approaching 26 (managed by OHB)
- Disabled Over-Age Dependent Child (managed by OHB)

The Benefits Eligibility Audit reports can be generated using the following navigation path:

**Menu > Benefits > Reports > Audits > Benefit Eligibility Audits**

For more information and instructions on how to run these Reports, refer to the **Cardinal HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# Lesson Summary

7

## Viewing Other Employee and Dependent Benefits Information

In this lesson, you learned

- How to use the Cardinal Enrollment Report
- How to view Dependent Information
- An overview of Premium Rewards
- How to monitor Employee/Dependent eligibility information
- How to approve dependents



# Lesson

8

## Affordable Care Act (ACA) Administration

This lesson covers the following topics:

- Overview of ACA Reconciliation
- Agency Responsibilities during ACA Reconciliation
- Generating the ACA Reconciliation Report
- Validating ACA Data
- Certifying the ACA Data



# ACA Administration Overview

## The ACA Administration Business Process

### Captures Data Needed to:

- Create annual regulatory forms for health benefit participants
- Perform annual regulatory reporting to the Internal Revenue Service (IRS)

### ACA Reconciliation Data Sources:

- **Health Care Tables**
  - Used in Cardinal to select the correct plan and coverage code
  - Maintained by the Cardinal Post Production Support (PPS) team
- **ACA Tables**
  - Contain approved ACA Health Benefit Plans
  - Maintained by the Office of Health Benefits (OHB)



# ACA Forms

## What Form will an Employee Receive?

### 1095B - 49 or Less Employees in Group

560118

Form **1095-B** **Health Coverage**  VOID  CORRECTED OMB No. 1545-2252  
 Department of the Treasury Internal Revenue Service Do not attach to your tax return. Keep for your records. **2025**  
 Go to [www.irs.gov/Form1095B](http://www.irs.gov/Form1095B) for instructions and the latest information.

**Part I Responsible Individual**

1 Name of responsible individual—First name, middle name, last name 2 Social security number (SSN) or other TIN 3 Date of birth (if SSN or other TIN is not available)

4 Street address (including apartment no.) 5 City or town 6 State or province 7 Country and ZIP or foreign postal code

8 Enter letter identifying Origin of the Health Coverage (see instructions for codes): . . . . .  9 Reserved

**Part II Information About Certain Employer-Sponsored Coverage** (see instructions)

10 Employer name 11 Employer identification number (EIN)

12 Street address (including room or suite no.) 13 City or town 14 State or province 15 Country and ZIP or foreign postal code

**Part III Issuer or Other Coverage Provider** (see instructions)

16 Name 17 Employer identification number (EIN) 18 Contact telephone number

19 Street address (including room or suite no.) 20 City or town 21 State or province 22 Country and ZIP or foreign postal code

**Part IV Covered Individuals** (Enter the information for each covered individual.)

(a) Name of covered individual(s) First name, middle initial, last name	(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered all 12 months	(e) Months of coverage												
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
23			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60704B Form **1095-B** (2025) Created 9/24/25

### 1095C - 50 or More Employees in Group

600120

Form **1095-C** **Employer-Provided Health Insurance Offer and Coverage**  VOID  CORRECTED OMB No. 1545-2251  
 Department of the Treasury Internal Revenue Service Do not attach to your tax return. Keep for your records. **2025**  
 Go to [www.irs.gov/Form1095C](http://www.irs.gov/Form1095C) for instructions and the latest information.

**Part I Employee** **Applicable Large Employer Member (Employer)**

1 Name of employee (first name, middle initial, last name) 2 Social security number (SSN) 7 Name of employer 8 Employer identification number (EIN)

3 Street address (including apartment no.) 9 Street address (including room or suite no.) 10 Contact telephone number

4 City or town 5 State or province 6 Country and ZIP or foreign postal code 11 City or town 12 State or province 13 Country and ZIP or foreign postal code

**Part II Employee Offer of Coverage** **Employee's Age on January 1** **Plan Start Month** (enter 2-digit number):

14 Offer of Coverage (enter required code)	All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
	15 Employee Required Contribution (see instructions)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)													
17 ZIP Code													

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60705M Form **1095-C** (2025) Created 5/21/25

Form 1095-C (2025) **600320** Page 3

**Part III Covered Individuals**  
 If employer-provided, self-insured coverage, check the box and enter the information for each individual enrolled in coverage, including the employee.

(a) Name of covered individual(s) First name, middle initial, last name	(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered all 12 months	(e) Months of coverage												
				Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	
18			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# ACA Reconciliation Report

- Used to review individual health benefit information
- Validated prior to ACA reporting at the end of the Calendar Year
- Recommended Frequency: Monthly

ACA Re 685		Instance - 4397404																									
Comp	Department ID	FEIN	SSN	Employee ID	Empl Record	Last Name	First Name	Middle Name	Sfx	Seq	ValHC	Dep	DOB	Form Status	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
E33	048183000				0	DOE	JANE	A		0	9515.00000			VOIDED	1A/2C	1A/2C	1A/2C	1A/2C	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	-/-
E33	048183000				0	DOE	JANE	A		0	9515.00000			VOIDED	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	-/-
E33	048183000				0	SMITH	JOHN	B		0	17600.00000			ACTIVE	1A/2C	1A/2C	1A/2C	1A/2C	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	1A/2A	-/-
E33	048183000				0	SMITH	JOHN	B		0	17600.00000			ACTIVE	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	-/-
E33	048183000				0	SMITH	JILL	C		1	0.00000	1/1/1960		ACTIVE	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	-/-

## Line 1: Offer of Coverage Code(s)

- Displays the values that will populate Box 14/16 on the 1095-C form
  - See the IRS [Indicator Codes for Employee Offer of Coverage](#) for Box 14/16 Values
- If your agency uses Form 1095-B, you will see “1095B” instead of an Offer of Coverage code

## Line 2: Months of Coverage

- Displays the months of coverage with a Y/N value
- Blank if enrolled in HMO or TriCare

## ValHC field: Estimated Value of Healthcare

- Payroll reporting offers a more precise calculation.

## Form Status: Values “Active” or “Voided”



# Review and Update ACA Participant Data

## ACA Reconciliation Report Corrective Actions:

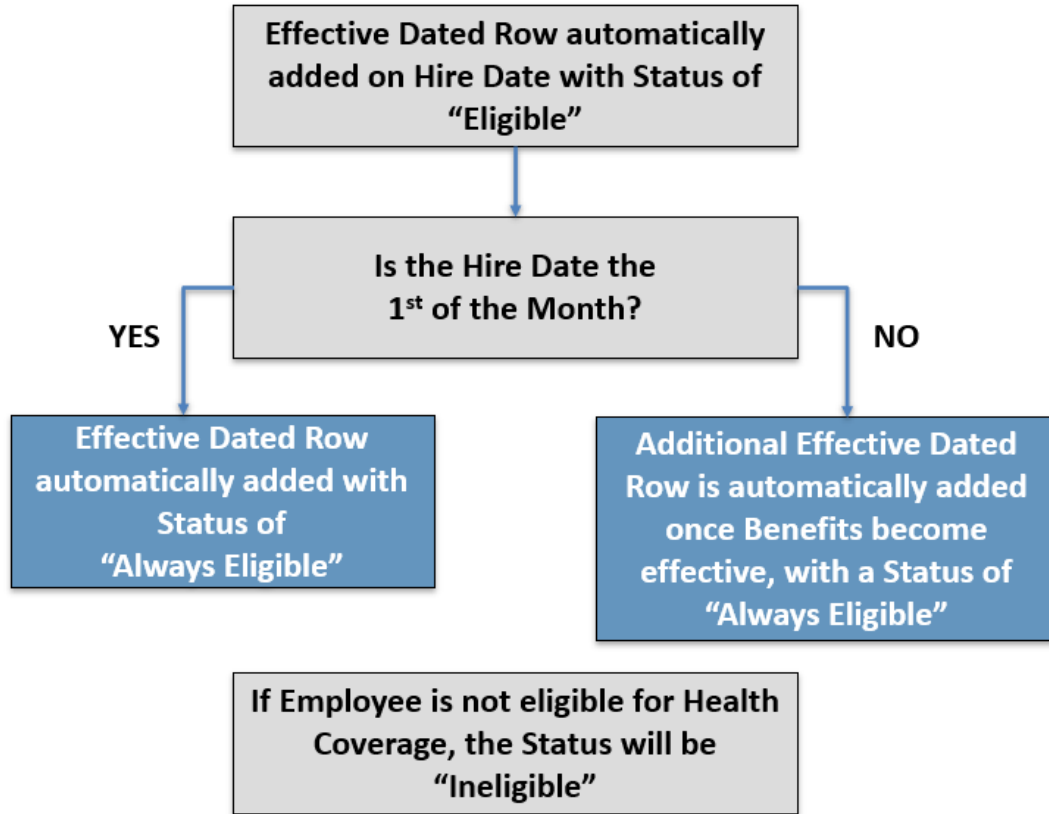
Benefit Event	Manual Corrections	VCCC Ticket
Agency HR and BN Administrators work together to trigger a Benefit Event, and then process the corrected enrollments	**Participant (employee) eligibility may need to be manually corrected on the ACA Employee Eligibility page	For incorrect data, please submit a VCCC ticket with “Cardinal Benefits” in the subject line

\*\*Participants (employees) will only display on the ACA Reconciliation Report if they have a record on the ACA Employee Eligibility page.

**NavBar > Menu > Benefits > ACA Annual Processing > ACA Preparation > ACA Reconciliation Report**



# ACA Employee Eligibility Page



**ACA Employee Eligibility**

Olive Oil | Affordable Care Act Common ID | CJS | Dept of Criminal Justice Svcs | Employee ID [REDACTED]

**Eligibility Information**

\*Effective Date: 10/01/2022

\*ACA Eligibility Status: **Always Eligible** (dropdown menu open showing: Always Eligible, Eligible, Excluded, Ineligible, To be determined)

Average Service Hours: 0.000

Calculation Method: Look Back

Effective Sequence: 0

Non-Assessment Period:

Work Period: Monthly

Measurement Period: [REDACTED]

Evaluation Begin Date: [REDACTED]

Evaluation End Date: [REDACTED]

Administration Begin Date: [REDACTED]

Stability Begin Date: [REDACTED]

**ACA Calculation Hours**

Empl Record	Company	Description	Total Hours
0			

Total Eligibility Hours: [REDACTED]

Last Update User ID: BATCH | Updated on: 09/24/2022 7:21:54PM

Buttons: Save, Return to Search, Previous in List, Next in List, Notify, Add, Update/Display, Include History, Correct History

NavBar > Menu > Benefits > Employee/Dependent Information > ACA Employee Eligibility



# ACA Data Validation

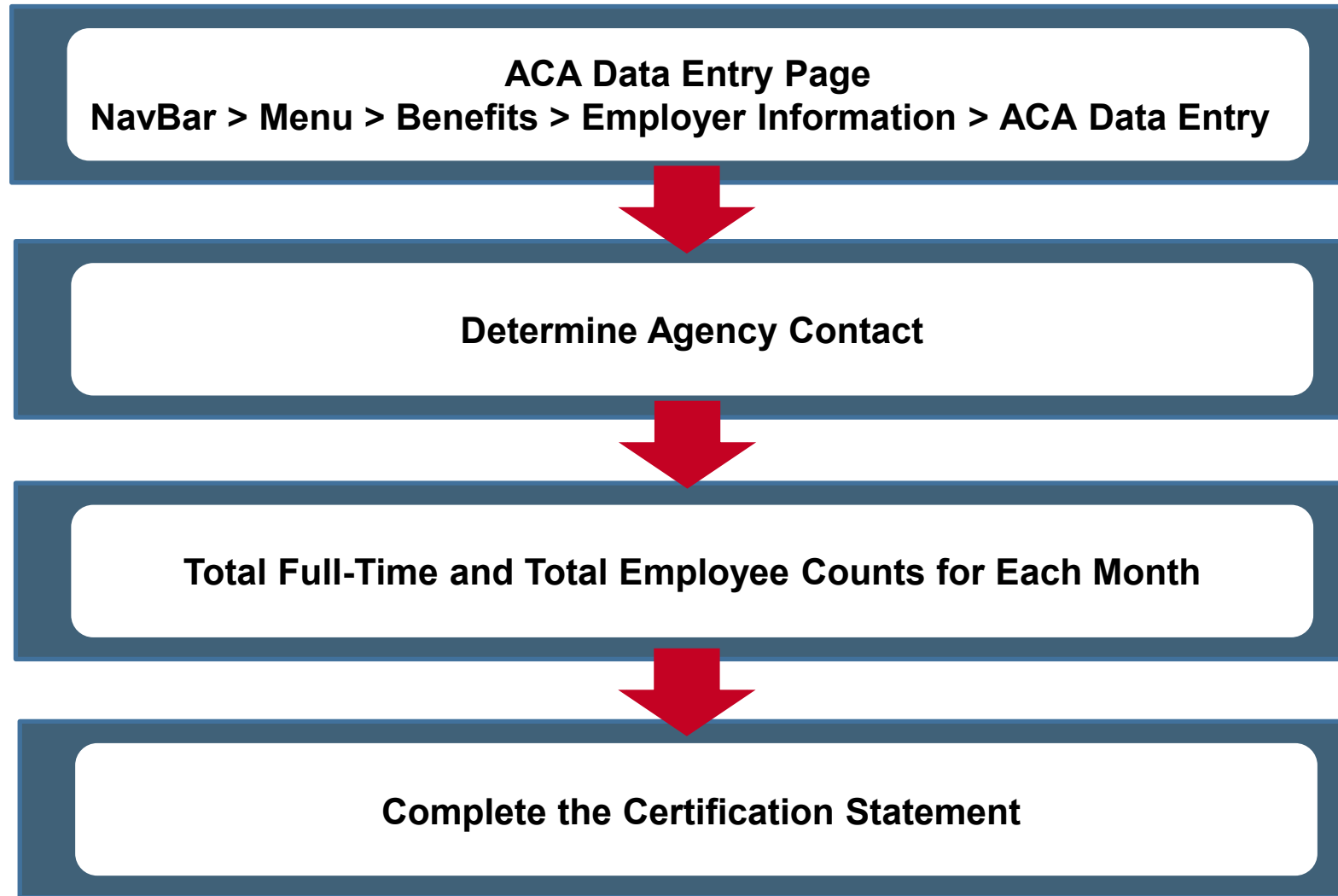
## Recommended Reports:

Cardinal Enrollment Report	Benefit Enrollment Changes Report	Base Benefit Consistency Audit Report
All employees enrolled in Healthcare on a specific date.  Terminated employees remain on the report for 90 days after the date of termination.	Benefit changes that were made within a specified date range.	Data that has been entered into the benefit plan, employee data, dependent data, or enrollment data which does not appear to follow policy or regulations.

For more information and instructions on how to run these reports, refer to the **Cardinal HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# ACA Certification



For more information and instructions on how to complete the ACA Certification, refer to the Job Aid titled **BN361 ACA Data Entry**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.



# Lesson Summary

8

ACA Administration

In this lesson, you learned

- Overview of ACA Administration
- Overview of the Agency Responsibilities during ACA Reconciliation
- How to generate the ACA Reconciliation Report
- How to validate the ACA Data
- How to certify the ACA Data



# The Tag Along Trilogy



For more information on enrolling tag along dependents at the time of a birth or adoption, refer to the Job Aid **BN361 Creating and Completing a Life Event on Behalf of an Employee**, located on the Cardinal website in **Job Aids** under **Learning**.



# Lesson

9

## Processing Retirements Overview

This lesson covers the following topics:

- ORP Retirement Overview
- VRS Retirement Overview
- Medicare Enrollment Overview



# ORP Retirement Overview

If the Agency processes ORP Retirements, the Agency will have access to the ORP Retirement Position. There are actions that must be completed by both an Agency HR Administrator and an Agency BN Administrator. The specific actions required will be based on whether the employee is eligible for Medicare at the time of retirement.

## **Medicare Eligibility:**

- Age: Over the age of 65
- Health: Health Condition that makes the individual eligible for Medicare prior to the age of 65



# ORP Retirement Overview (Not Medicare Eligible)

Action	Additional Comments	Responsible Party
Retire the employee	Use an Action of “Retirement” and an Action Reason of “Retirement – ORP”.  The effective date (one day after last day worked) of this transaction will be used as the effective date for the Hire action.	HR Administrator
Hire the Employee into the ORP Retirement Position	Use an Action of “Hire” and an Action Reason of “Hir ORP Ret”.  This will trigger a Job Change Benefit Event.	HR Administrator
Enroll the Employee (and dependents) in a Non-Medicare Medical Plan	This process is performed on the <b>On-Demand Event Maintenance</b> page after the Hire transaction is completed by HR and the Benefits Administration process has run.	BN Administrator

For more information and instructions on how to complete ORP Retirements, refer to the Job Aid titled **BN361 ORP Retiree Guide**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.



# ORP Retirement Overview (Medicare Eligible)

Action	Additional Comments	Responsible Party
Retire the employee	<p>Use an Action of “Retirement” and an Action Reason of “Retirement – ORP”.</p> <p>The effective date (one day after last day worked) of this transaction will be used as the effective date for the Hire action.</p>	HR Administrator
Hire the Employee into the ORP Retirement Position	<p>Use an Action of “Hire” and an Action Reason of “Hir ORP Ret”.</p> <p>This will trigger a Job Change Benefit Event.</p>	HR Administrator
Update the <b>ACA Employee Eligibility</b> page for the employee	<p>Use the effective date for the Hire action and select the ACA Eligibility Status of “Excluded”.</p>	BN Administrator Automated
Enroll the Employee in the Medicare Medical Plan	<p>This process is performed on the <b>On-Demand Event Maintenance</b> page after the Hire transaction is completed by the HR Administrator, and the Benefits Administration process has run.</p>	BN Administrator



# ORP Retirement Overview (Medicare Eligible) (continued)

If the retiree’s Spouse is not Medicare eligible, the following steps must also be performed:

Action	Additional Comments	Responsible Party
Hire the Spouse as an employee (ORP Retirement Position) and link the Spouse to the Retiree	Use an Action of “Hire” and an Action Reason of “Hir ORP Ret”.  This will trigger a Job Change Benefit Event.  The Spouse is added into a Non-Payroll Pay Group.	HR Administrator
Enroll the Spouse (and any other Non-Medicare eligible dependents) in a Non-Medicare Medical Plan	This process is performed on the <b>On-Demand Event Maintenance</b> page after the Hire transaction is completed by the HR Administrator, and the Benefits Administration process has run.	BN Administrator

For more information and instructions on how to complete ORP Retirements, refer to the Job Aid titled **BN361 ORP Retiree Guide**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.



# VRS Retirement Overview

All Agencies can process VRS Retirements. There are actions that must be completed by both VRS and an Agency BN Administrator. The specific actions required will be based on whether the employee is eligible for Medicare at the time of retirement.

- Participants manage their enrollments through the [myVRS](https://myvrs.varetire.org) portal (<https://myvrs.varetire.org>)
- VRS utilizes VNAV to manage all VRS Retirement Job Record
- The VRS Job Record can be created up to 40 days prior to the employee's official retirement date
- Participants will also need to submit a **State Health Benefits Enrollment Form for Retirees, Survivors, and LTD Participants** in the following cases:
  - Employee is Medicare eligible but has dependents that are not Medicare eligible as this will require a split contract
  - If the employee is declining/canceling COVA Retiree/LTD healthcare coverage

For more information and specific instructions on how to process VRS Retirements, refer to the Job Aid titled **VRS Retirement and LTD Processes for HR and BN Admins**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.



# Lesson Summary

9

## Processing Retirements Overview

In this lesson, you learned

- Overview of ORP Retirement
- Overview of VRS Retirement
- Overview of Medicare Enrollment



# Lesson

10

## Retirement Plan Enrollments

This lesson covers the following topics:

- VRS Retirement Enrollment Process Overview
- Deferred Compensation Process Overview
- Annuity Process Overview



# Enrollment and VNAV Upload to Cardinal

## Enrollment:

Employee enrollment in VNAV is mostly automatic through the nightly HR interface, **VRS Person Extract**. The extract includes new hires, rehires, salary changes, position changes and other Job data updates that may affect an employee's eligibility for Retirement benefits.

Agency VNAV administrators should verify that employees' data is correct in that system. If necessary, agency will manually enroll the employee in VNAV.

## VNAV Upload:

The VNAV Upload File is imported into Cardinal daily by the Cardinal PPS Team. This upload will complete the following for each new enrolled employee:

The VNAV Upload process corrects the top row of the employee's Job Record to populate Elig Config Field 1 (Retirement Plan Code) and Elig Config Field 6 (VRS Organization Code)



# Enrollment and VNAV Upload to Cardinal (continued)

**Benefits Administration Eligibility** ⓘ

BAS Group ID	SN2	HCM Release 2 Snapshot			
Elig Fld 1	VSY0000	Elig Fld 2	140001000	Elig Fld 3	Y
Elig Fld 4		Elig Fld 5		Elig Fld 6	30140
Elig Fld 7		Elig Fld 8	12-24	Elig Fld 9	SF-GB

Retirement Plan Code → Elig Fld 1 VSY0000

Elig Fld 6 30140 ← VRS Organization Code

**Benefit Program Participation Details** ⓘ

Effective Date 08/29/2016      Currency Code USD  
Benefit Program SAL      Salaried Employee Benefit Pgm

1 of 1 | View All

Job Data      Employment Data      Earnings Distribution      Benefits Program Participation

For more information about the Eligibility Configuration fields, refer to the Job Aid titled **BN361 Overview of the Eligibility Configuration Fields**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.



# Running and Reviewing the VRS Elections Upload Error Report

Agency BN Administrators should run the VRS Elections Upload Error Report the day after the VNAV Upload File is imported into Cardinal. This is done to identify any enrollment errors.

**NavBar > Menu > Benefits > Reports > VNAV Elections Upload Err Rpt**

Some of the common errors include:

- Employee Record not found
- Employee Terminated
- Wage Employee that is not eligible for VRS Retirement

For more information and instructions on how to run this report, refer to the **Cardinal HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# Sample VNAV Elections Upload Error Report

**Cardinal**  
Report ID: RHR149

Commonwealth of Virginia  
VNAV ELECTIONS UPLOAD ERROR REPORT

Run Date: 11/21/2025  
Run Time: 01:44 00

Company: [REDACTED]  
From Date: 01/01/2025  
To Date: 05/31/2025

Page No. 10 of 71

Transaction Errors. Online Entry Required

Business Unit: [REDACTED]

Emplid	EmplRcd	Name	Hire Date	PY Stat	EFFDT	Elig Fld1	Elig Fld6	4W Vol Pctg	Prior Service Buyback General Deductions				
									Ded Code	Deduction End Dt	Deduction Flat Amt	SPOT Entry Type	Amount
[REDACTED]	1	[REDACTED]			02/01/2025		30703	0.00%	PPSRTB	08/31/2023	0.00		0.00

All Error Messages:

General Deduction End Date is prior to Effective Date  
No updates made because employee is not Active

Emplid	EmplRcd	Name	Hire Date	PY Stat	EFFDT	Elig Fld1	Elig Fld6	4W Vol Pctg	Prior Service Buyback General Deductions				
									Ded Code	Deduction End Dt	Deduction Flat Amt	SPOT Entry Type	Amount
[REDACTED]	1	[REDACTED]			03/01/2025		30703	0.00%	PPSRTB	02/28/2026	401.58		0.00
[REDACTED]	1	[REDACTED]			04/01/2025		30703	0.00%	PPSRTB	03/31/2026	401.58		0.00

All Error Messages:

Multiple PPS/Buyback transactions received for same EmplID. Please review and manually enter the correct election.

Emplid	EmplRcd	Name	Hire Date	PY Stat	EFFDT	Elig Fld1	Elig Fld6	4W Vol Pctg	Prior Service Buyback General Deductions				
									Ded Code	Deduction End Dt	Deduction Flat Amt	SPOT Entry Type	Amount
[REDACTED]	0	[REDACTED]	04/25/2025	T	05/01/2025	HBV0000	30703	0.00%			0.00		0.00

All Error Messages:

No updates made because employee is not Active

Emplid	EmplRcd	Name	Hire Date	PY Stat	EFFDT	Elig Fld1	Elig Fld6	4W Vol Pctg	Prior Service Buyback General Deductions				
									Ded Code	Deduction End Dt	Deduction Flat Amt	SPOT Entry Type	Amount
[REDACTED]	0	[REDACTED]	04/25/2025	T	05/01/2025	HBV0000	30703	0.00%			0.00		0.00

All Error Messages:

No updates made because employee is not Active



# Enrollment Error Troubleshooting

If any errors are identified on the **VNAV Elections Upload Error Report**, an Agency HR and BN Administrators must work together to resolve the errors.

The appropriate resolution will vary based on the specific error and could include making updates to the Eligibility Configuration fields for the employee to trigger a Benefit Event and completing the applicable Benefit enrollments.

For more information about resolving upload errors, refer to the Job Aid titled **BN361 Upload Error Report Troubleshooting**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.



# Deferred Compensation Enrollment Steps

Cardinal stores employees' Deferred Compensation plan elections to maintain payroll deductions. VRS is the state Agency responsible for managing COVA's relationship with the Vendor. Enrollment is completed using the following steps:

- The participant (employee) enrolls on the Vendor website or via a form.
- The Upload File process is run monthly to import the Vendor's Upload File into Cardinal to:
  - Evaluate the employee's eligibility for the cash match based upon their retirement enrollment.
  - Automatically update the individual employee's supplemental Deferred Compensation election on the **Savings Plan Table (Cardinal Base Benefits page)**.
  - Automatically update the individual employee's hybrid voluntary defined contribution election on the **Savings Plan Table (Cardinal Base Benefits page)**.
- The Agency Benefits Administrator then runs the **Defined Contribution Elections Upload Details Report** which will identify all transactions received from the vendor for the specified Agency during the specified date range. The report includes all warning and error messages generated by the interface for any specific transaction.

For more information and instructions on how to run this report, refer to the **Cardinal HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# Sample Defined Contributions Upload Details Report

RunDate	File	Company	Business Unit	Agency Number	Employee File	Name	Employee Record	Benefit Record	HR Status	Payroll Status	Employee Type	Benefit Program	Elig Field 8	Coverage Elect Date	49: COV 457 Deduction Begin Date	49: COV 457 Coverage Elect	49: COV 457 Benefit Plan	49: COV 457 Pre-Tax Amount	49: COV 457 Post-Tax Amount	49: COV 457 Age 50+ Indicato	457 Standard Catch Up Indicato
11/04/2025	0	1229 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	550.00	0.00	Y	N
11/04/2025	0	1230 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	0.00	0.00	Y	N
11/04/2025	0	1231 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	300.00	300.00	Y	N
11/04/2025	0	1232 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	257.00	25.00	Y	N
11/04/2025	0	1233 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	250.00	70.00	Y	N
11/04/2025	0	1234 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	0.00	100.00	N	N
11/04/2025	0	1235 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	550.00	100.00	N	N
11/04/2025	0	1236 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	70.00	300.00	N	N
11/04/2025	0	1237 ABC	99900	999			3	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	203.00	25.00	N	N
11/04/2025	0	1238 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	120.00	0.00	N	N
11/04/2025	0	1239 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	25.00	0.00	N	N
11/04/2025	0	1240 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	150.00	50.00	Y	N
11/04/2025	0	1241 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457PNM	0.00	0.00	N	N
11/04/2025	0	1242 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457PNM	0.00	0.00	N	N
11/04/2025	0	1243 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457PNM	50.00	0.00	N	N
11/04/2025	0	1244 ABC	99900	999			0	0	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457PNM	0.00	0.00	N	N
11/04/2025	0	1245 ABC	99900	999			1	1	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457PNM	0.00	0.00	N	N
11/04/2025	0	1246 ABC	99900	999			1	1	A	A	S	SAL	12-24	11/4/2025	11/1/2025	E	457P24	150.00	0.00	Y	N



# Annuity Plans Enrollment Steps

Annuity plans are administered by the Fringe Benefits Management Company (FBMC). Cardinal stores employees' annuity plan elections to maintain payroll deductions. Enrollment is completed using the following steps:

- Participant enrolls via provided methods
- FBMC submits an upload file Semi-Monthly to Cardinal to process changes (the SPO Calendar can be used to identify the specific date)
- The Load FBMC Upload File process is then run to import the FBMC Upload File into Cardinal. This upload will:
  - Evaluate the employee's eligibility for the cash match based upon their retirement enrollment
  - Automatically updates the individual employee's Annuity Plan election on the **Savings Plan Table (Cardinal Base Benefits page)**
- The Agency Benefits Administrator then runs the FBMC Upload Error Report which will identify any enrollments not successfully updated in Cardinal

For more information and instructions on how to run this report, refer to the **HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# Sample FBMC Upload Error Report



Commonwealth of Virginia  
 FBMC UPLOAD ERROR REPORT

Run Date: 03/25/2021  
 Run Time: 11:44 00

FILE PROCESSED DATE FROM 25-MAR-2021 TO 25-MAR-2021

Page No. 1 of 3

<u>CMP</u>	<u>EMPLID</u>	<u>LAST NAME</u>	<u>EFP DATE</u>	<u>POST-TAX GEN DED</u>	<u>FBMC FEE</u>	<u>DOA FEE</u>	<u>403B TYPE</u>	<u>403B AMOUNT</u>	<u>CATCHUP AMOUNT</u>	<u>TOTAL AMOUNT</u>	<u>ROTH TYPE</u>	<u>ROTH POST TAX AMT</u>	<u>ERROR MSG</u>
				20.00	2.00	0.15	\$	20.25	0.00	20.25	%	5.00	FBMC Agency has no matching Company in Cardinal
				20.00	2.00	0.15	\$	20.25	0.00	20.25	%	5.00	FBMC Agency 00100 does not use Cardinal Payroll.
				20.00	2.00	0.15	\$	20.25	0.00	20.25	%	5.00	Benefit Plan Error - Employee either didn't have benefit eligibility or missing benefit mapping in Cardinal
				20.00	2.00	0.15	\$	20.25	0.00	20.25	%	5.00	ERROR - Election not processed; No Match on EMPLID or SSN, research and update manually
				20.00	2.00	0.15	\$	20.25	0.00	20.25	%	5.00	Invalid company for the Employee in Cardinal . Please Research and Manually Update.
				20.00	2.00	0.15	\$	20.25	0.00	20.25	%	5.00	SSN on file does not match SSN for EMPLID.
CCC			04/01/2020	10.00	0.00	0.00	%	0.00	0.00	0.00	%	0.00	Employee HR status is inactive in cardinal.
COF			11/10/2019	0.00	0.00	0.00	%	0.00	0.00	0.00	\$	110.00	403b ERROR-Election exists for same EFPDT and amount, research and manual update if necessary.
CVA			04/01/2020	0.00	0.00	0.00	%	0.00	0.00	0.00	%	0.00	MISC Ins. Warning-Added End Date to MISC Ins, Deduction Amt: 0.00.
DMV			04/01/2020	0.00	0.00	0.00	%	0.00	0.00	0.00	%	0.00	MISC Ins. Errorenrollment exists for employee with a date greater than the new election, manually update if needed.
DOA			04/01/2020	10.00	0.00	0.00	%	0.00	0.00	0.00	%	0.00	SSN on file does not match SSN for EMPLID.
DSP			04/01/2020	0.00	0.00	0.00	%	0.00	0.00	0.00	%	0.00	Election not processed, Both EMPLID and SSN not found on incoming file.
DSP			04/01/2020	10.00	1.35	0.15	%	0.00	0.00	0.00	%	0.00	Election received for employee who is currently on Leave of Absence /Suspension
DSP			04/01/2020	20.00	2.00	0.15	%	0.00	0.00	0.00	%	0.00	Invalid company for the Employee in Cardinal . Please Research and Manually Update.
JSR			04/01/2020	0.00	0.00	0.00	\$	0.00	0.00	0.00	\$	0.00	403b ERROR-Election exists for same EFPDT and



# Lesson Summary

10

## Retirement Plan Enrollments

In this lesson, you learned

- Overview of the VRS Retirement Enrollment Process
- Overview of the Deferred Compensation Process
- Overview of the Annuity Process



# Lesson

11

## Health Benefit & VRS Billing Reconciliations

This lesson covers the following topics:

- An Overview of the Health Benefits Reconciliation Process
- Health Benefits Reconciliation Reports
- An Overview of the VRS Billing Reconciliation Process
- VRS Billing Reconciliation Reports



# Health Benefits Reconciliation Process Overview

Cardinal PPS	Benefits Administrator	Payroll Administrator	Agency Fiscal Officer	State Payroll Operations (SPO)
<ul style="list-style-type: none"><li>• Execute Health Benefits Reconciliation Program</li><li>• Create Health Benefits Reconciliation journal</li></ul>	<ul style="list-style-type: none"><li>• Run reports to verify correct enrollments</li><li>• Communicate with the Payroll Administrator to ensure accurate deductions have been withheld</li></ul>	<ul style="list-style-type: none"><li>• Run reports to verify accurate deductions</li><li>• Work with the Benefits Administrator to ensure accurate deductions have been withheld</li><li>• Process SPOT transactions as needed</li></ul>	<ul style="list-style-type: none"><li>• Work with the Benefits and Payroll Administrators to create ATA needed for the current reconciliation</li><li>• Certify to SPO with supporting documentation</li></ul>	<ul style="list-style-type: none"><li>• Review packet for completeness and accuracy</li><li>• Upload and process the ATA</li></ul>

For detailed instructions, see [CAPP Topic 50470 - Benefits Reconciliation](#)

For additional questions, contact [Healthrecons@doa.virginia.gov](mailto:Healthrecons@doa.virginia.gov)



# Health Benefits Reconciliation Reports

Report Name / Navigation	Report Description	Action by Agency Benefits/Payroll
<p><b>The Benefit Enrollment Changes Report (RBN287)</b></p> <p>NavBar &gt; Menu &gt; Benefits &gt; Reports &gt; Benefit Enrollment Changes</p>	<p>Lists all employees who enrolled in benefits or made changes to existing benefits within a specific date range.</p>	<ul style="list-style-type: none"> <li>• Review benefit enrollments and changes</li> <li>• Verify changes align with premium variances</li> <li>• Validate that benefit changes were correctly captured in Cardinal</li> </ul>
<p><b>Health Benefit YTD Recon Report (RBN381)</b></p> <p>NavBar &gt; Menu &gt; Benefits &gt; Reports &gt; Health Benefit YTD Recon Rpt</p>	<p>Identifies plan-year variances between expected and collected health premiums, helping agencies resolve prior-month enrollment changes and make needed adjustments.</p>	<ul style="list-style-type: none"> <li>• Review cumulative YTD premium activity</li> <li>• Spot multi-month variances not shown in monthly reports</li> <li>• Confirm YTD variances are corrected through payroll or ATA entries as needed</li> </ul>
<p><b>Monthly Recon Enrollment Report (RBN380)</b></p> <p>NavBar &gt; Menu &gt; Benefits &gt; Reports &gt; Monthly Enrollment Report</p>	<p>Provides monthly employee Health Benefit details—coverage, Premium Rewards, and medical premiums—for all employees active on the first of the month, including mid-month transfers and coverage changes such as births.</p>	<ul style="list-style-type: none"> <li>• Validate enrollment data driving monthly premiums</li> <li>• Identify employees whose enrollment status requires correction before running reconciliation</li> </ul>

For more information and instructions on how to run these reports, refer to the **Cardinal HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# Health Benefits Reconciliation Reports

Report Name / Navigation	Report Description	Action by Agency Benefits/Payroll
<b>Benefit Contribution Register Report (RBN055)</b> NavBar > Menu > Benefits > Reports > Contributions and Deductions > Benefit Contribution Register	Summarizes benefit contributions made in payroll by employee and employer for Cardinal Payroll agencies, both for the current period and year-to-date.	<ul style="list-style-type: none"><li>• Review employee and employer benefit contributions to inform the reconciliation</li></ul>
<b>Health Benefit Recon Exception Report (RHR070)</b> NavBar > Menu > Benefits > Reports > Health Benefit Recon Exception	Lists employees with health premium or Health Premium Reward discrepancies between Benefits enrollment and Payroll processing.	<ul style="list-style-type: none"><li>• Determine if the differences identified through the automated reconciliation process are correct</li><li>• Identify additional differences that were not included in the automated reconciliation</li><li>• Explain each premium credit transaction, Reward variance, and additional difference</li></ul>

For more information and instructions on how to run these reports, refer to the **Cardinal HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# VRS Billing Reconciliation Process Overview

Cardinal PPS	Benefits Administrator	Payroll Administrator	Agency Fiscal Officer	State Payroll Operations (SPO)
<ul style="list-style-type: none"><li>• Execute VRS Reconciliation Program</li><li>• Create VRS Billing Reconciliation journal</li></ul>	<ul style="list-style-type: none"><li>• Review VNAV and Cancelled Reports to ensure employees have been added/updated correctly</li><li>• Correct enrollment or PPS issues in VNAV/Cardinal</li><li>• Communicate with the Payroll Administrator to ensure accurate deductions have been withheld</li></ul>	<ul style="list-style-type: none"><li>• Run reports to verify accurate deductions</li><li>• Work with the Benefits Administrator to ensure accurate deductions have been withheld</li><li>• Process SPOT transactions as needed</li></ul>	<ul style="list-style-type: none"><li>• Review all variances and corrective actions</li></ul>	<ul style="list-style-type: none"><li>• Collaborate with VRS and Cardinal PPS BN to ensure that all transactions sent in the VRS recon are properly processed (included in a separate section on the VRS Billing Exceptions Report)</li><li>• Post GL journals</li></ul>

For detailed instructions, see [CAPP Topic 50470 - Benefits Reconciliation](#)

For additional questions, contact [Healthrecons@doa.virginia.gov](mailto:Healthrecons@doa.virginia.gov)



# VRS Billing Reconciliation Reports

Report Name / Navigation	Report Description	Action by Agency Benefits/Payroll
<b>Job Data Query</b> <b>(V_HR_JOB_QUERY)</b> NavBar > Menu > Reporting Tools > Query > Query Viewer > V_HR_JOB_QUERY	Provides current job and employee demographic details by Action and Action Reason based on an as-of date. This query may not show future dated hires.	<ul style="list-style-type: none"><li>• Verify employee creditable compensation for VRS reconciliation</li><li>• Validate that job records drive correct plan placement and retirement deductions</li></ul>

For more information and instructions on how to run this report, refer to the **Cardinal HCM Human Resources Reports Catalog** located on the Cardinal website in **Reports Catalogs** under **Resources**.



# VRS Billing Reconciliation Reports

Report Name / Navigation	Report Description	Action by Agency Benefits/Payroll
<p><b>Employee Benefit Enrollment Report (RPY528)</b></p> <p>NavBar &gt; Menu &gt; Payroll for North America &gt; Payroll Processing USA &gt; Pay Period Reports &gt; EE Benefit Enrollment Report</p>	<p>Provides a list of active employee benefit enrollments (all plan types) based on a specified as of date, Plan Type, and Employee ID Number along with the Company</p>	<ul style="list-style-type: none"> <li>• Verify active employees have active retirement elections for VRS reconciliation</li> <li>• Verify retirement plans match plan enrollment in VNAV</li> <li>• Coordinate corrections if needed</li> </ul>
<p><b>COVA Payroll Summary Report (RPY138)</b></p> <p>NavBar &gt; Menu &gt; Payroll for North America &gt; Payroll Processing USA &gt; Pay Period Reports &gt; COVA Payroll Summary</p>	<p>Shows paycheck details including amounts, earnings, employee deductions, employer contributions, and employee/employer taxes by Pay Run ID and by Company.</p>	<ul style="list-style-type: none"> <li>• Obtain VRS earnings totals for reconciliation</li> <li>• Compare payroll totals to expected VRS additional pay</li> <li>• Identify variances requiring SPOT adjustments or payroll corrections</li> </ul>
<p><b>Earnings Extract Query (V_PY_ERN_EXTRACT)</b></p> <p>NavBar &gt; Menu &gt; Reporting Tools &gt; Query &gt; Query Viewer &gt; V_PY_ERN_EXTRACT</p>	<p>Provides agencies with a list of the earnings data based on a specified check date range.</p>	<ul style="list-style-type: none"> <li>• Pull employee level VRS earnings detail, selecting Earn Code “VRS” in the Run Control section</li> <li>• Support research when reconciling pay period compensation to VRS billing expectations</li> </ul>

For more information and instructions on how to run these reports, refer the **Cardinal HCM Payroll Reports Catalog** located on the Cardinal website in **Reports Catalogs** under **Resources**.



# VRS Billing Reconciliation Reports

Report Name / Navigation	Report Description	Action by Agency Benefits/Payroll
<p><b>VRS Billing Detail Query</b></p> <p>NavBar &gt; Menu &gt; Reporting Tools &gt; Query &gt; Query Viewer &gt; V_VRS_BILLING_REPORT</p>	<p>Lists all VRS billed transactions, including those with error messages requiring agency action and warnings for transactions needing review.</p>	<ul style="list-style-type: none"> <li>• Filter for error and warning messages using Column V: “Error Ind” (“E” = error, “W” = warning)</li> <li>• Address error messages</li> <li>• Review/Address warning messages</li> </ul>
<p><b>VRS Billing Exceptions Report (RHR078)</b></p> <p>NavBar &gt; Menu &gt; Benefits &gt; Reports &gt; VRS Billing Exceptions</p>	<p>Displays employee-level detail of the variances between Virginia Retirement System (VRS) billed amounts and those amounts collected through payroll.</p>	<ul style="list-style-type: none"> <li>• Identify billing variances between VNAV and Cardinal HCM</li> <li>• Resolve exceptions immediately, especially employee portion charges</li> </ul>
<p><b>VRS Billing Summary Report (RHR079)</b></p> <p>NavBar &gt; Menu &gt; Benefits &gt; Reports &gt; VRS Billing Summary</p>	<p>Compares employee/employer contribution totals for retirement, VSDP, Group Life, Retiree Health Credit, and prior service purchases to VRS billing, ensuring monthly reconciliation and showing unreconciled amounts by Business Unit and VRS Org Code.</p>	<ul style="list-style-type: none"> <li>• Validate the General Ledger (GL) adjustments automatically created</li> <li>• Correct employee retirement enrollment or premiums, immediately</li> <li>• Coordinate with SPO to address any VRS billed transactions with errors that Cardinal did not reconcile (VRS Billing Transaction Errors section)</li> </ul>

For more information and instructions on how to run these reports, refer to the **Cardinal HCM Benefits Reports Catalog**, located on the Cardinal website in **Reports Catalogs** under **Resources**.



# Lesson Summary

11

## Health Benefit & VRS Billing Reconciliations

In this lesson, you learned

- An Overview of the Health Benefits Reconciliation Process
- Health Benefits Reconciliation Reports
- An Overview of the VRS Billing Reconciliation Process
- VRS Billing Reconciliation Reports



# Challenge Exercises





# Course Summary

BN361

Cardinal Employee Benefit Enrollment and Maintenance

In this course, you learned

- An overview of Cardinal and Benefits
- The key concepts pertaining to Benefit Events and Programs
- An overview of Benefits navigation
- How to process New Hire Enrollments and Manual Benefit Events
- How to view other Employee and Dependent Benefits information
- How to administer ACA Administration
- An overview of Retirement Plan Enrollments
- An overview on how to process Retirements
- How to complete Health Benefits Reconciliation



# Appendix

- Event Statuses
- Event Process Statuses
- Process Indicators
- Flowchart Key



# Recommended Agency BA Reports Cadence

Report Name	Report Description	Cadence
Cardinal Enrollment Report	This report provides employee benefit enrollment information including health, FSA, premium reward, and medical premiums.	
Benefit Eligibility Audits Report	Lists employees and associated dependents approaching an age-related milestone that requires health care enrollment changes to remain compliant with policy. Report also identifies outstanding approvals for new dependents and disabled dependents that may need to be re-certified as disabled.	Daily
Benefit Event Status Report	This report lists all participants in a particular process status or set of status levels.	Daily
Base Benefit Consistency Audit Report	This report displays data that has been entered into the benefit plan, employee data, dependent data, or enrollment data pages which does not appear to follow policy or regulations. The identified items could simply require corrections to some data elements or could require enrollment changes.	Monthly
VRS Missing Query	This query provides Agencies the missing setup for the Retirement Benefit Deductions. It includes employees that are missing any of the following: Elig Config 1, VRS Addl Pay, Retirement Plan.	Weekly

**Notes:** For a full list of Benefit Reports and Queries refer to the **Cardinal HCM Benefits Reports Catalog** which is located on the Cardinal website under **Resources**. Cadence is a suggestion; reports and queries can be run ad-hoc.



# Event Statuses

An Event typically has 3 statuses: Open, Close, or Void. Events must have an Event Status of "Open" to be processed or reprocessed:

Event Status	Description
<b>Open (O)</b>	Cardinal will process on the next run of the Benefits Administration process. Only one event per Employee ID and Benefit Record Number combination can be opened at one time. The Event Status can be updated to "Close" automatically by Cardinal or manually on the <b>Event Status Update</b> page.
<b>Close (C)</b>	Not currently processed by the system. Closed events can be updated to "Open", either automatically by Cardinal or manually on the <b>Event Status Update</b> page.
<b>Void (V)</b>	Has been backed out of the system and all related eligibility processing has been reversed. Use the <b>Event Status Update</b> page to change the Event Status to "Void". Events with an Event Status of "Void" can be updated to "Open" or "Close" through the Event reprocessing steps.



# Event Process Statuses

The Event Process Status indicates if a step has been completed and displays any processing errors for each completed step:

Process Status	Reason
<b>Assign Benefit Program</b>	
<b>Assign None (AN)</b>	Benefits Administration was unable to assign a benefit program. This could be a result of the Benefit Flag set to a terminated Employee Record.
<b>Assign Error (AE)</b>	Benefits Administration was unable to assign Benefit Program due to missing or incorrect information.
<b>Assigned (AS)</b>	Benefits Administration assigned a Benefit Program because a prior event is Open. It is possible the Open Event is appearing on the MSC Event Evaluation report.
<b>Prepare Options</b>	
<b>Prepare Error (PE)</b>	Error in preparation of options. The system has encountered an error. This could be a result of a missing ICI ABBR or a missing payroll calendar.
<b>Prepared (PR)</b>	Cardinal calculated eligible options, credits, rates, and proof requirements for the employee associated with the event, and current elections have been identified for proof, eligibility level, and default processing.
<b>Notified (NT)</b>	The employee accessed the Self-Service event but has not submitted elections.



## Event Process Statuses (continued)

Process Status	Reason
<b>Enter Elections</b>	
<b>Elections Error (EE)</b>	Cardinal encountered an error while attempting to process the employee's elections. This could be a result of the dependent effective dates, a mismatch between coverage code and listed dependents, or a missing pay calendar.
<b>Re-Enter (RE)</b>	BA reopened event
<b>Elections Entered (ET)</b>	BA (or the employee through ESS) entered new elections, which are ready for validation through the Benefits Administration Process.
<b>Finalize Enrollments</b>	
<b>Finalized – Benefit Pgm None (FA)</b>	Employee event has no program assignment or current elections. This could be a result of the Benefit Flag set to a terminated Empl Rcd. It could also be the result of an address change when employee is not active.
<b>Finalized – Prepare None (FP)</b>	Benefit Administration is acknowledging that the employee's eligibility has not changed.
<b>Finalized – Enrolled (FE)</b>	Benefits Administration processing is complete for the employee event. All elections have been validated and loaded.



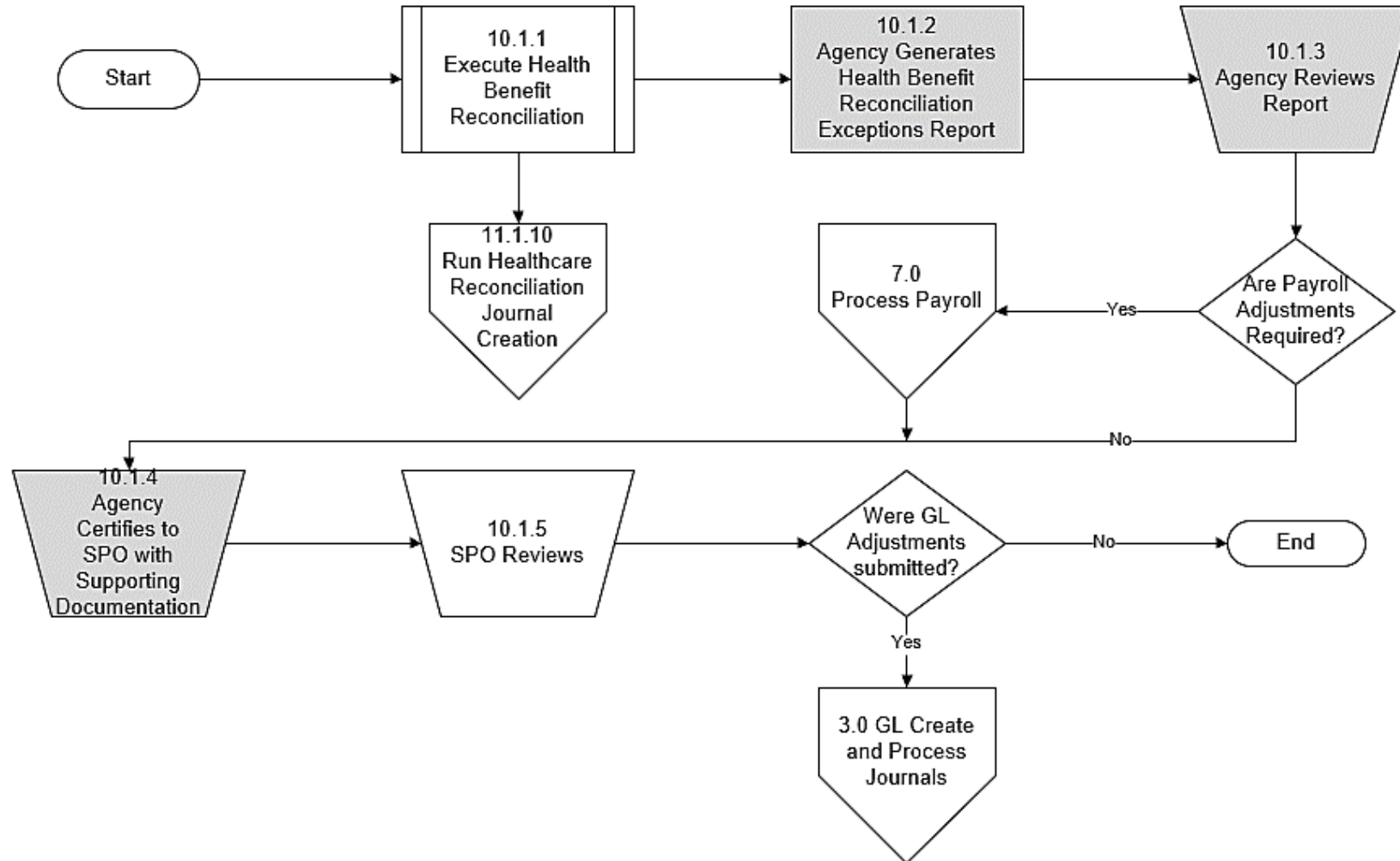
# Process Indicators

The Process Indicator tells Cardinal how far back to open the event. Below are the descriptions for each Process Indicator:

Symbol	Name	Description
<b>A</b>	Assign Benefit Program	Cardinal is attempting to reprocess the participant to a “Prepared” status.
<b>E</b>	Elect Options	Cardinal is revalidating elections for the event and resetting the final process to a “Finalized – Enrolled” status.
<b>N</b>	Normal Processing	Cardinal is following standard processing procedures.
<b>P</b>	Prepare Options	Cardinal is re-evaluating the participant’s option eligibility and attempting to reprocess the participant to a “Prepared” status.
<b>R</b>	Re-Enter	Cardinal reopens the data entry page to enable election changes, resulting in a “Re-Enter” or “Elections Entered” status.
<b>V</b>	Void	Cardinal is voiding an event. When you void an event, it stays in the status that it was in when it was voided.



# Health Benefits Reconciliation Process Flow

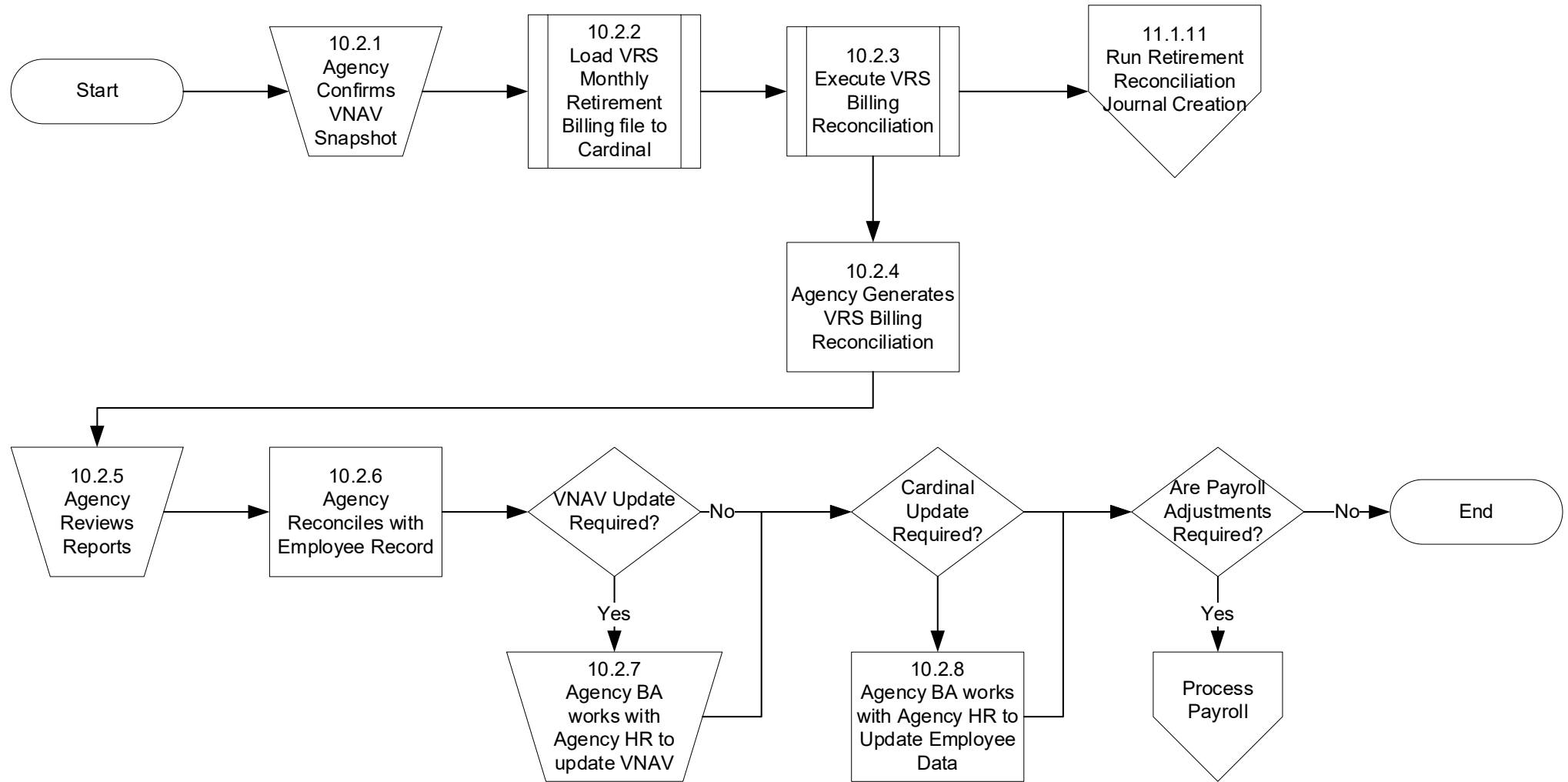


**Note:** For Agencies supported by Payroll Service Bureau (PSB), the steps in gray will be completed by PSB, not the Agency BA.

For detailed instructions, see [CAPP Topic 50470 - Benefits Reconciliation](#).





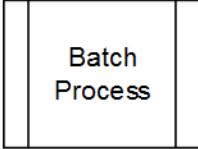
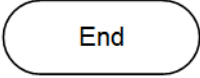
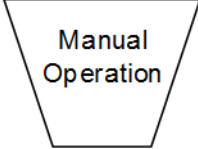
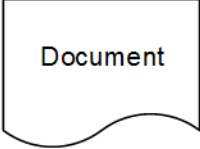
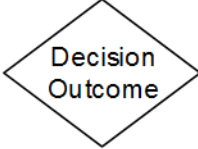
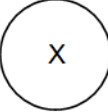
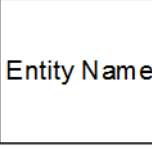
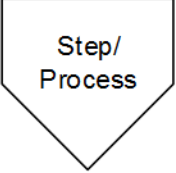
# VRS Billing Reconciliation Process Flow



For detailed instructions, see [CAPP Topic 50470 - Benefits Reconciliation](#).



# Flowchart Key

	Depicts a process step or interface.		Indicates point at which the process begins. Does not represent any activity.
	Specifies a batch process.		Indicates point at which the process ends. Does not represent any activity.
	Depicts a process step that is preformed manually.		Depicts a document of any kind, either electronic or hard copy.
	Defines the possible outcomes of a decision or analysis that took place in a step immediately preceding.		Indicates an on-page or intra process connector. Used to avoid complex overlapping connector lines or to continue a process on a subsequent page.
	Represents an entity (person, organization, etc.).		Connects steps between business processes.