Processing VRS Retirement and LTD Overview

This Job Aid is intended to assist Agency Human Resource (HR) Administrators and Benefits (BN) Administrators with understanding the VRS Retirement and Long-Term Disability (LTD) processes in Cardinal so that they may assist Agency retirees with questions.

VRS Service Retirement

When an active employee is planning to retire, they will submit their VRS retirement paperwork to VRS either online or through their Agency HR office. When VRS receives the paperwork and processes the retirement in VNAV, the Agency VRS contact will receive a notification through VNAV that the retirement has been processed. The Agency VRS contact will be able to see the retirement pending in VNAV.

After VRS enters the retirement in VNAV, a new Job Record will be established in Cardinal for the employee under the VRSRT Business Unit. This may occur up to 40 days prior to the retiree's official retirement date. The Job Record will be future dated to the first day of the month in which the retirement begins. This is necessary for the employee to obtain and receive Commonwealth (COVA) Retiree health benefits. Approximately 40 days prior to the retiree's official retirement date, the Agency HR and/or BN Administrators are asked to monitor Cardinal to verify that the VRSRT Job Record exists in Cardinal.

Once the VRSRT Job Record exists in Cardinal and the Benefits Administration (Ben Admin) program runs, the employee will receive a new hire event which allows them to enroll in health benefits. The HR and/or BN Administrators should direct the employee to enroll in their COVA Retiree health benefits or waive coverage through Cardinal Employee Self-Service (ESS) using their existing Cardinal credentials as the employee's email address and OKTA registration will not have changed yet.

The State Health Benefits Enrollment Form for Retirees, Survivors, and LTD participants is required regardless of ESS enrollment when the retiree/LTD participant is:

1. Medicare eligible with dependents as this requires a split contract and the collection of dependent information, OR
2. Declining/Cancelling COVA Retiree/LTD healthcare coverage

Note: The Agency HR and/or BN Administrator is to notify the retiree that they should visit their Cardinal ESS **Benefit Details** page and make their retirement healthcare selection. A form must be submitted to VRS if ESS is not used.

Once the employee's retirement is effective and active employment with the Agency has been terminated, the Agency HR Administrator must change the **Email Option Selection** on the retiree's Personal Data record to "Employee Provided Email". This can be done earlier, only if the retiree will be using their time off (leave) until the date of their retirement. After the **Email Option Selection** is changed, the HR Administrator should notify the retiree that the Cardinal credentials have changed and that they will need to re-register in Okta with the personal email address that they provided. If the **Email Option Selection** is changed too early, the retiree will lose access to Cardinal. This could potentially impact their ability to fulfill their responsibilities to the Agency, and they will need to re-register through OKTA using their personal email address.

Long-Term Disability Not-working

When an employee has exhausted their 125 work days of Short-Term Disability (STD) and the transition to “LTD Not Working” is necessary, there are two actions that must take place in order for the employee to enroll in the LTD healthcare plan through Cardinal ESS:

1. The Agency must enter the LTD termination transaction in Cardinal
2. The VSDP Third Party Administrator (TPA) must approve the LTD claim and that approval must be loaded into VNAV

After the Agency HR Administrator enters the separation (TER/LTD) on the Agency Job record and the Third Party Administrator (TPA) approves the LTD claim (occurs every Tuesday), a new Job under the **VRSRT** Business Unit will be created for the LTD participant.

Once the VRSRT Job exists and the Ben Admin program runs, the employee will receive a new hire event which allows them to enroll in health benefits. The separating Agency HR Administrator must update the **Email Option Selection** to “Employee Provided Email”. At that point, the HR and/or BN Administrator should notify the employee that they will complete the Okta registration and use their personal email address to log into Cardinal to enroll or waive health benefit coverage through ESS.

There are times when there may be a lag between STD workday 125 and the LTD claim approval by the TPA. For the LTD participant to have access to the COVA LTD/Retiree healthcare program enrollment opportunity, the Agency should place the employee in Unpaid Leave of Absence (LOA)/Personal (PER) and change their benefits eligibility to “COVA 100% EE Paid Grp Bill” until the LTD claim is approved. Once approved and processed through VNAV, the Agency HR Administrator should enter the separation (TER/LTD), which will initiate the creation of the LTD participant’s Job record in Cardinal under the VRSRT Business Unit.

Because situations regarding the transition to LTD do vary and this Job Aid is intended to assist with Cardinal processing, please refer to the VRS VSDP Program guidelines and the DHRM VSDP Policy for additional LTD information. If additional guidance regarding case scenarios is needed, please reach out to the VRS VSDP Program administrator and/or the DHRM Policy team.

Long Term Disability Working is a Paid Leave Action (PLA). For further information about Action Reason Codes and the how to manage Leaves of Absence, see the Job Aids titled **HR351 Action Reason Codes**, **Processing Paid Leaves of Absence in Cardinal**, and **Processing Unpaid Leaves of Absence in Cardinal**. These Job Aids can be found on the Cardinal website in **Job Aids** under **Learning**.

Navigation Note: Please note that there may be a **Notify** button at the bottom of various pages utilized while completing the processes within this Job Aid. This “Notify” functionality is not currently turned on to send email notifications to specific users within Cardinal.

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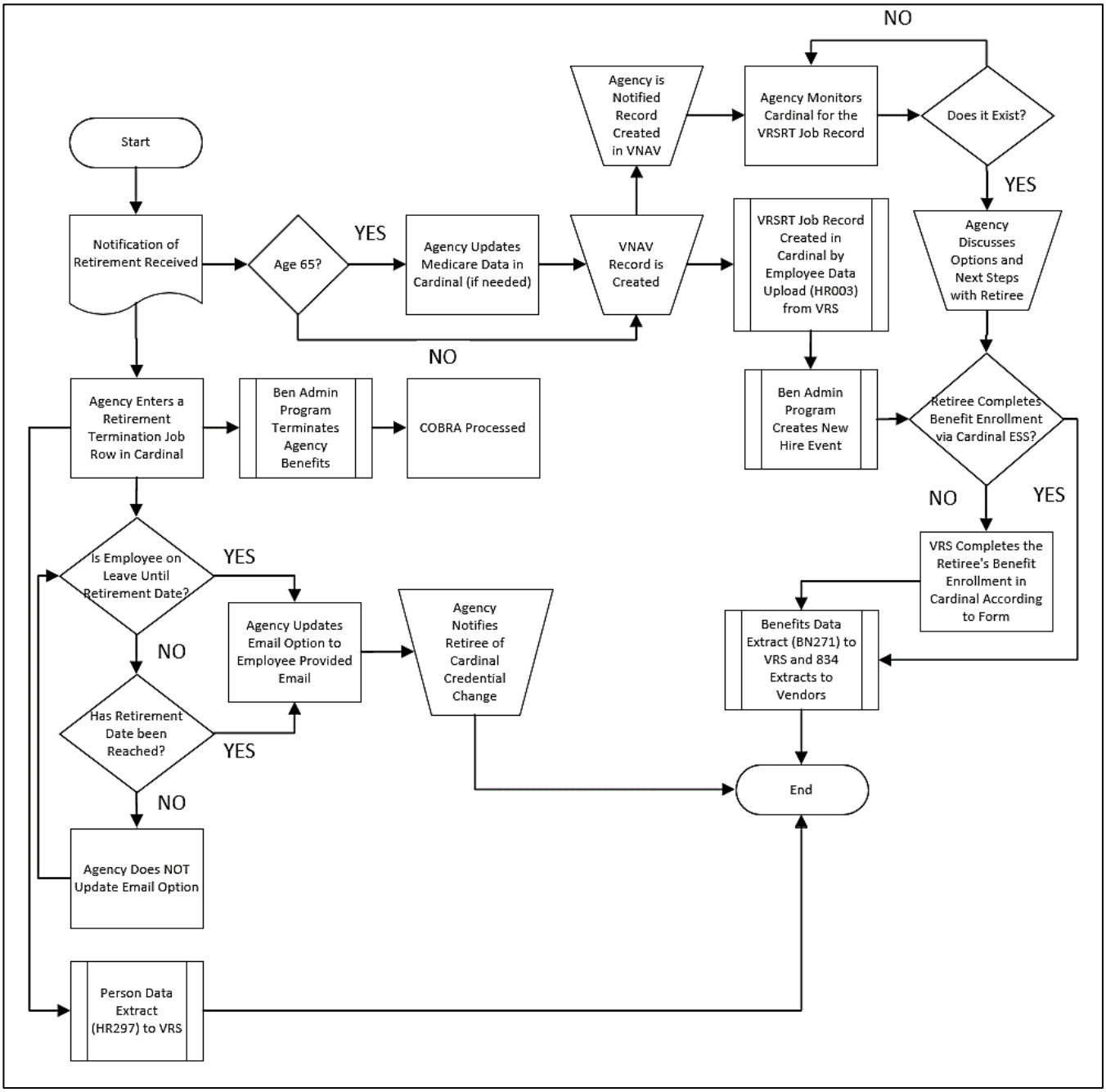
Revision History

Revision Date	Summary of Changes
9/1/2026	Updated to reflect the Cardinal system upgrades.
4/13/2026	Removed reference information to the HR351 Managing Leaves of Absence Job Aid and replaced with reference information to the Processing Unpaid Leaves of Absence in Cardinal Cross Functional Job Aid.
2/25/2026	Baseline.

VRS Retiree Business Process Diagram



VRS Retirement Separation

The HR Administrator will enter the Retirement (RET) transaction when the employee's last day on the Agency's payroll has occurred. Unfortunately, future dated transactions will not process into VNAV. If the user's Agency is future dating Retirements and Terminations, those transactions will require manual entry into VNAV.

For further information about Action Reason Codes and how to manage Retirements/Separations, see the Job Aids titled **HR351 Action Reason Codes** and **HR351 Separation Statuses**. These Job Aids can be found on the Cardinal website in **Job Aids** under **Learning**.

LTD Not Working Separation

If there is a lag between STD workday 125 and the LTD claim approval, the Agency should place the employee in Unpaid Leave of Absence (LOA)/Personal (PER) and change their benefits eligibility to “COVA 100% EE Paid Grp Bill” (Eligible Field 9) until the LTD claim is approved.

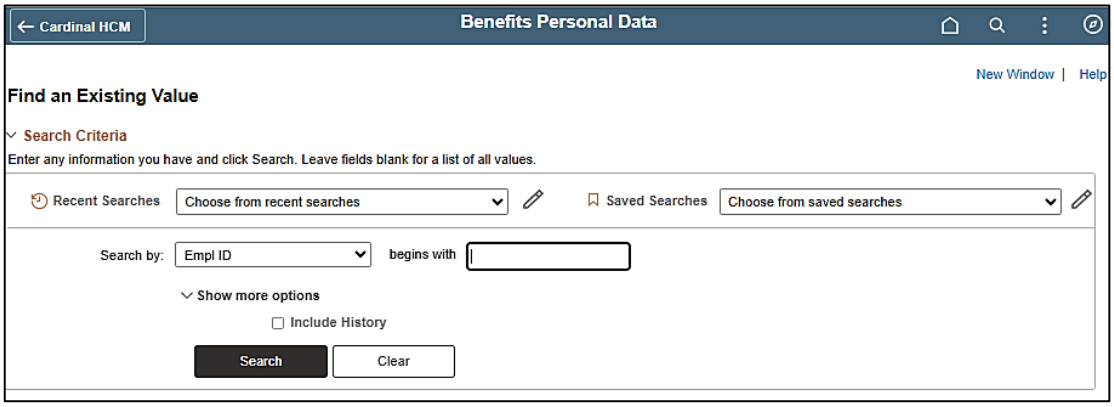
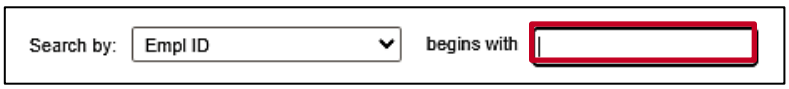
For further information on how to place an employee on an Unpaid Leave of Absence, see the Cross Functional Job Aid titled **Processing Unpaid Leaves of Absence in Cardinal**. This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

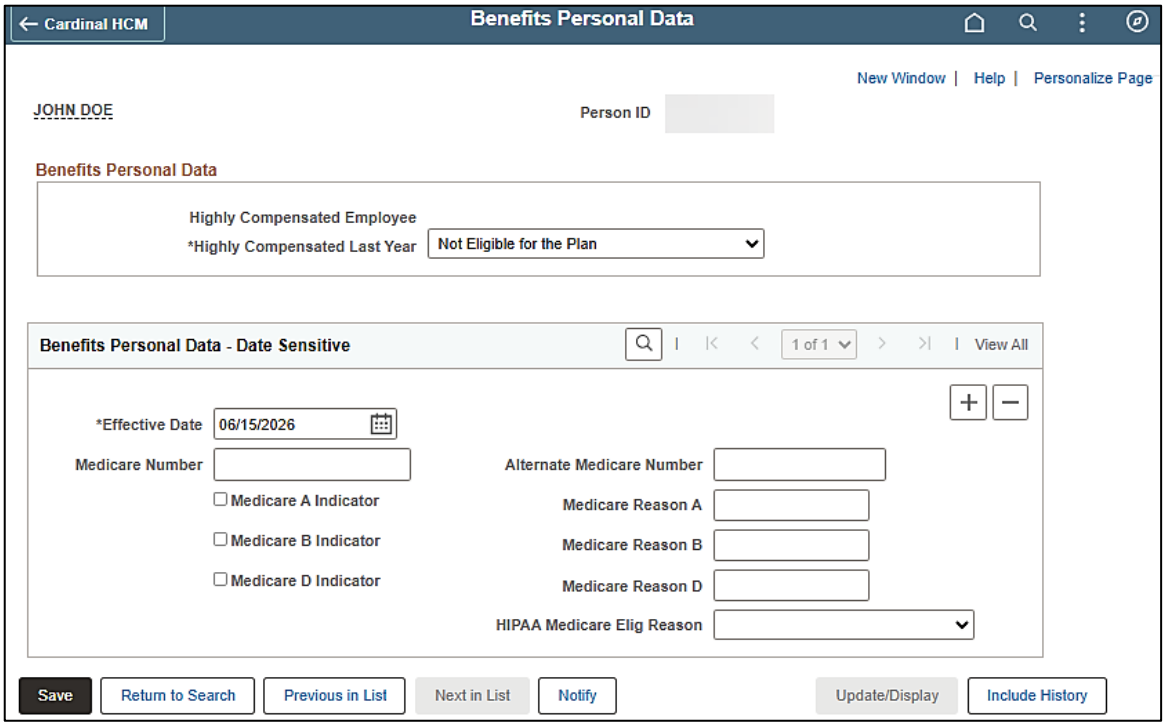
After the LTD claim has been approved by the TPA, enter the transaction to terminate the employee (TER/LTD). This action must be processed in Cardinal for the employee to enroll in the COVA LTD/Retiree healthcare plan.

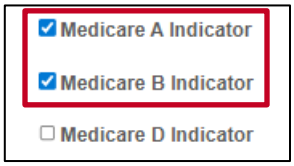
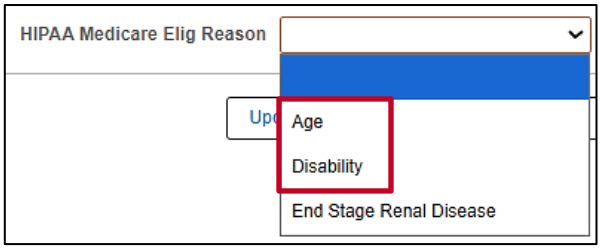
For further information about Action Reason Codes and how to manage Separations, see the Job Aids titled **HR351 Action Reason Codes** and **HR351 Separation Statuses**. These Job Aids can be found on the Cardinal website in **Job Aids** under **Learning**.

Updating Medicare Information

Upon notification of retirement, if the employee will be over 65, or Medicare eligible, at the date of retirement, the Agency is responsible for entering in the Medicare information on the **Benefits Personal Data** page. This transaction is completed by a BN Administrator. If the employee is not yet 65, or not Medicare eligible, then this page does not need to be completed.

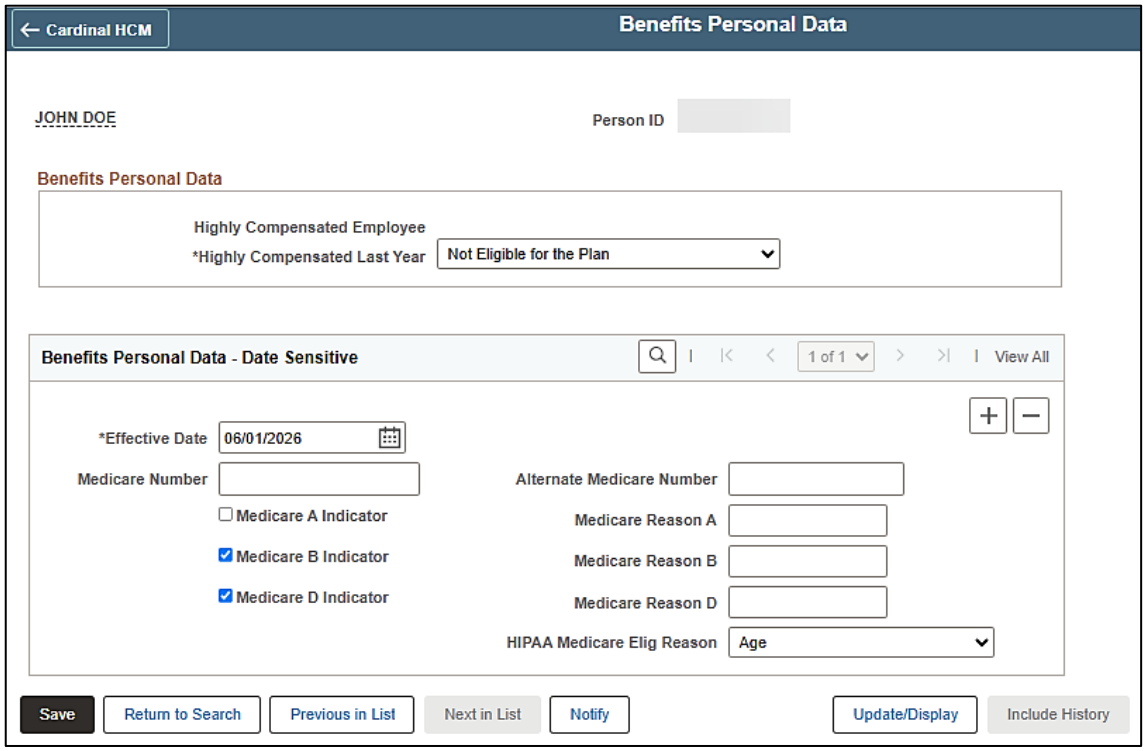
Step	Action
1.	Navigate to the **Benefits Personal Data** page using the following path: **Menu > Benefits > Employee/Dependent Information > Benefits Personal Data**
The **Benefits Personal Data Find an Existing Value Search** page displays.  	
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
2.	Enter the retiree's Employee ID in the **Empl ID** field. **Note**: Users can also search for the applicable employee using the various Name fields if the Employee ID is not known. However, it is recommended to use the Employee ID as every employee will have a unique Employee ID. 
3.	Click the **Search** button.

Step	Action
The **Benefits Personal Data** page displays with the employee's information. 	
	The **Effective Date** field defaults to the current system date.
4.	Click the **Effective Date Calendar** icon in the **Benefits Personal Data – Date Sensitive** section and select the first day of the month in which the employee is retiring. In this example, "06/01/2026" is used.
5.	Enter the employee's Medicare Number in the **Medicare Number** field. Do not use dashes. **Note**: If the employee's Medicare Number is not known at this time, it can be added later. Prescription coverage may be delayed until a Medicare Number is provided.

Step	Action
6.	Select both the **Medicare A Indicator** and the **Medicare B Indicator** checkbox options. **Note**: The **Medicare D Indicator** is not used in Cardinal and should not be selected. 
	For End Stage Renal Disease (ESRD), the **Medicare A**, **B**, and/or **D Indicator** checkbox options will not be checked. OHB is establishing the record for ESRD.
7.	Click the **HIPAA Medicare Elig Reason** dropdown button and select either “Age” or “Disability” as the applicable HIPPA Medicare eligibility reason. **Note**: The HIPAA Medicare eligibility reason of “End Stage Renal Disease” is only to be used by OHB when the employee is in a Non-Medicare Plan and Medicare is Primary. 
8.	Click the **Save** button.

Step	Action

Sample screenshot of the completed **Benefits Personal Data** page.



Determining the Need for a Split Contract / Split Record

A separate Job Record (Split Record) must be established in Cardinal when any of the following is true:

- The retiring employee is Medicare-eligible and is covering dependent(s) who are not Medicare-eligible
- The retiring employee is not Medicare-eligible and is covering dependent(s) who are Medicare-eligible
- The retiring employee is Medicare-eligible and is covering dependent(s) who are also Medicare-eligible

If any of these apply, a **State Health Benefits Program Enrollment Form for Retirees, Survivors and LTD Participants** must be submitted to VRS. VRS will enroll the retiree and establish a new Job Record in Cardinal for the linked dependent.

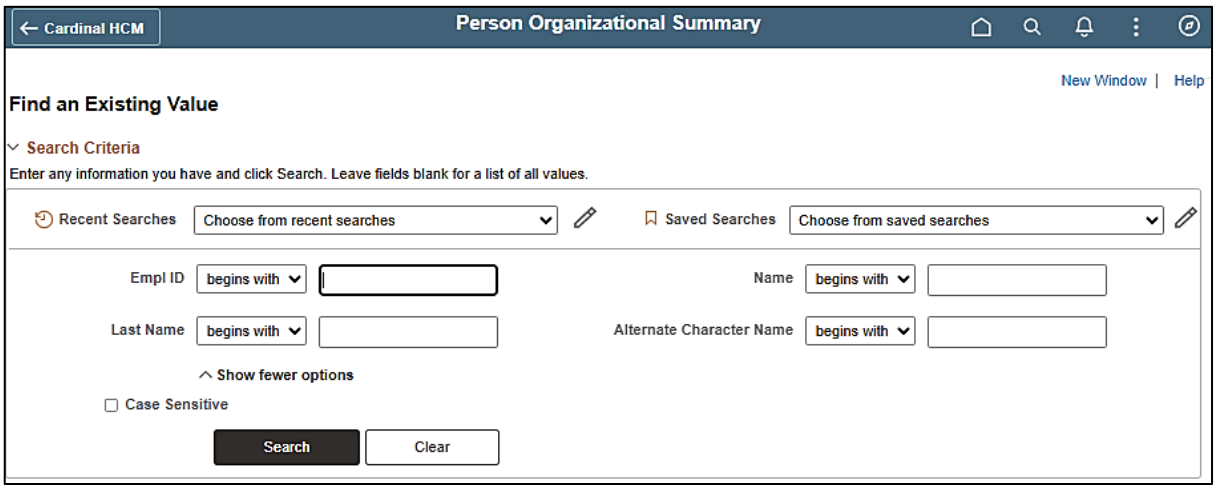
Note: For more information on linking dependents and retirees, see the Job Aid titled **BN361 Linking Dependents and Retirees** located on the Cardinal website in **Job Aids** under **Learning**.

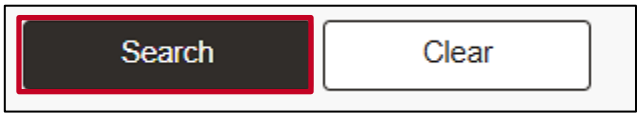
Agencies can use the **V_BN_Benefit_History** query to monitor the benefit enrollment.

Note: For additional information on how to run this query, refer to the **Cardinal HCM Benefits Reports Catalog** located on the Cardinal website in **Reports Catalogs** under **Resources**.

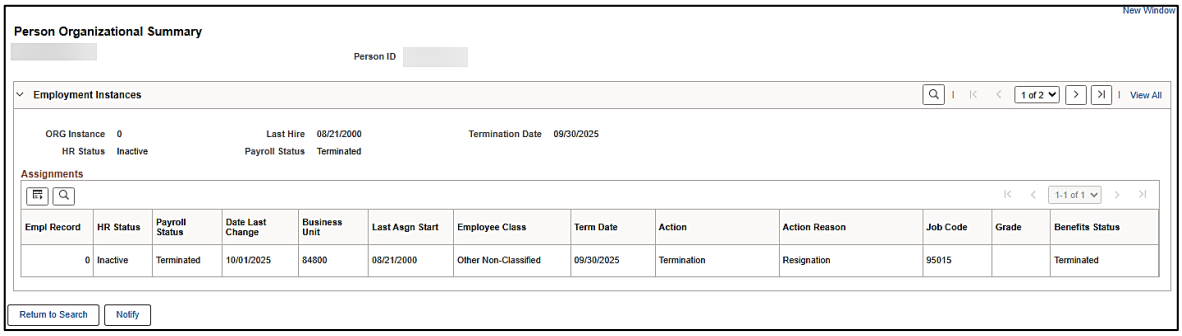
Monitoring the Creation of the VRSRT Job

After the employee's retirement request has been processed in VNAV, the retiree Job record will be created under the **VRSRT** Business Unit through the Employee Data Upload (HR003). This can occur up to 40 days prior to the retirement effective date. Starting 40 days prior to the retirement date, the HR and/or BN Administrator should monitor Cardinal for the existence of that new Job so that they can communicate next steps to the employee. The **Person Organizational Summary** page should be used for this monitoring.

Step	Action
1.	Navigate to the **Person Organization Summary** page using the following path: **Menu > Workforce Administration > Personal Information > Person Organizational Summary**
The **Person Organizational Summary Find an Existing Value Search** page displays.  	
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
2.	Enter the employee's Employee ID in the **Empl ID** field. **Note**: Users can also search for the applicable employee using the various Name fields if the Employee ID is not known. However, it is recommended to use the Employee ID as every employee will have a unique Employee ID.

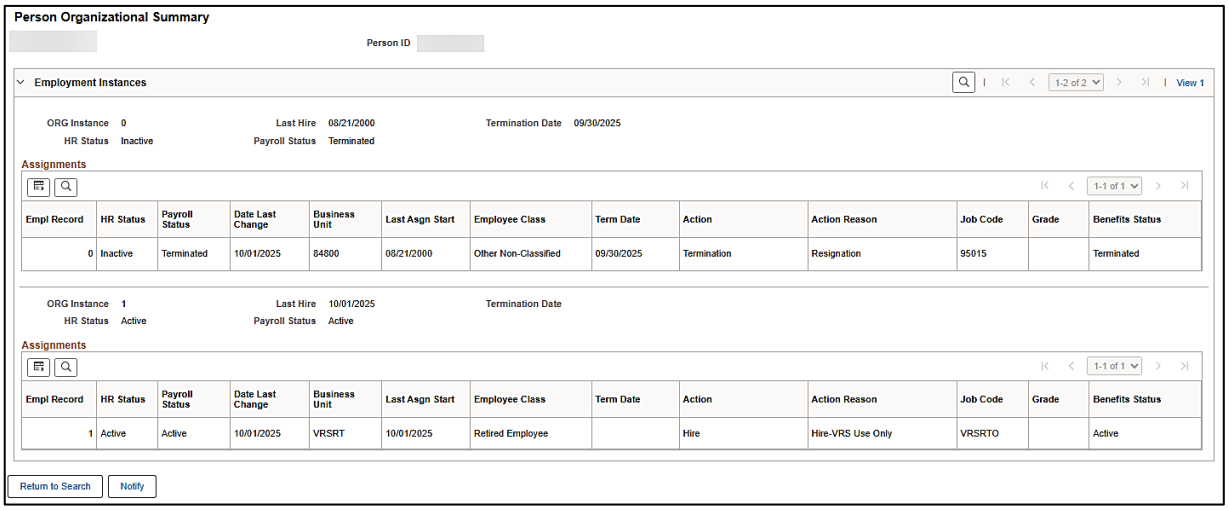
Step	Action
3.	Click the **Search** button. 

The **Person Organizational Summary** page displays for the selected employee.



4.	Click the **View All** link.

The **Employment Instance** section displays all assignments.



	If the new Job record has been created, the new Job record will be displayed. If the new Job record is not listed, contact VRS to get a status on the new Job record creation.

Counseling Employee on Next Steps

Once the VRSRT Job has been established in Cardinal and the Cardinal Ben Admin program creates a new hire event, the HR and/or BN Administrator should notify the retiree that they are now able to enroll in their COVA Retiree health benefits through Cardinal ESS.

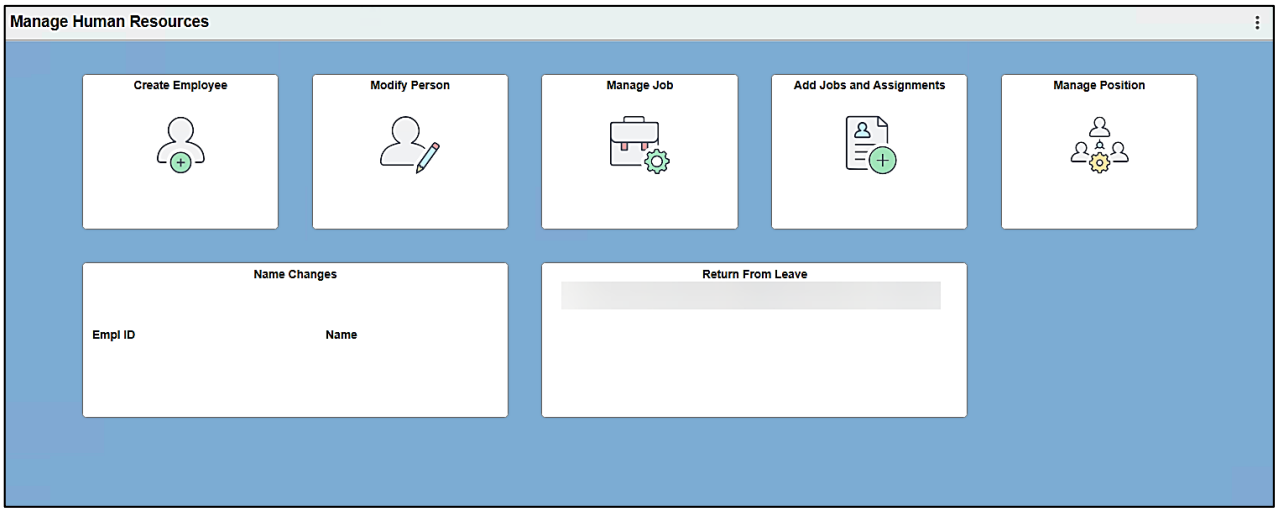
For further information about enrollment options available for the retiree, see the Job Aid titled **BN361 Enrollment Steps for an Employee**. This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

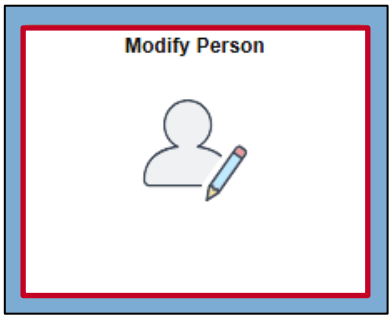
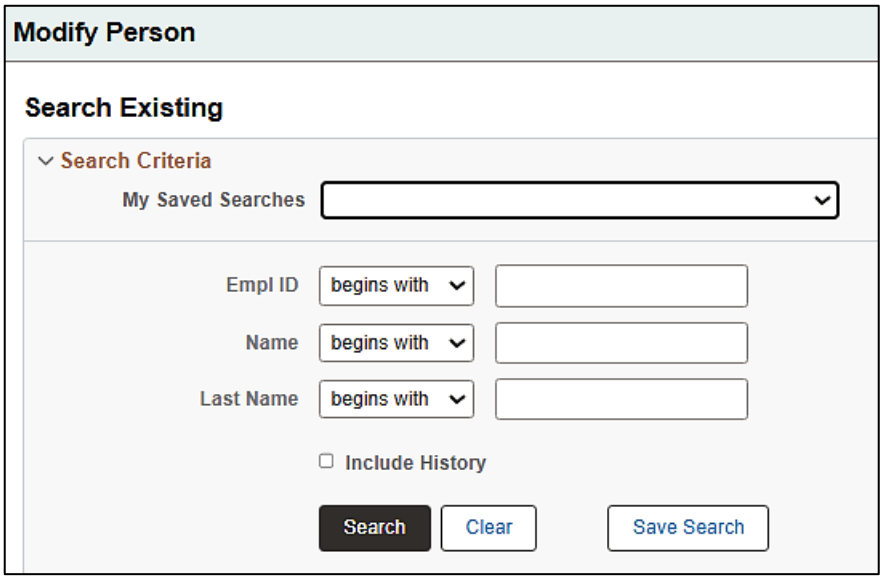
Note: If the employee retracts or changes their retirement date after the VRSRT record has been created and the Benefit Event is opened, the Agency will need to submit a VCCC ticket to have the event voided and a new Benefit Event with the correct date will be created.

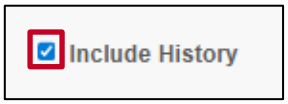
Updating the Email Option Selection

When the employee's retirement/LTD date becomes current (official separation date), the Agency HR Administrator needs to update the **Email Option Selection** to "Employee Provided Email" on the retiree's Personal Data record. After this change, the Agency HR Administrator should communicate the impact to the retiree. To log into Cardinal, the retiree must register the personal email address they provided in Okta. The retiree will use that personal email address to access Cardinal going forward.

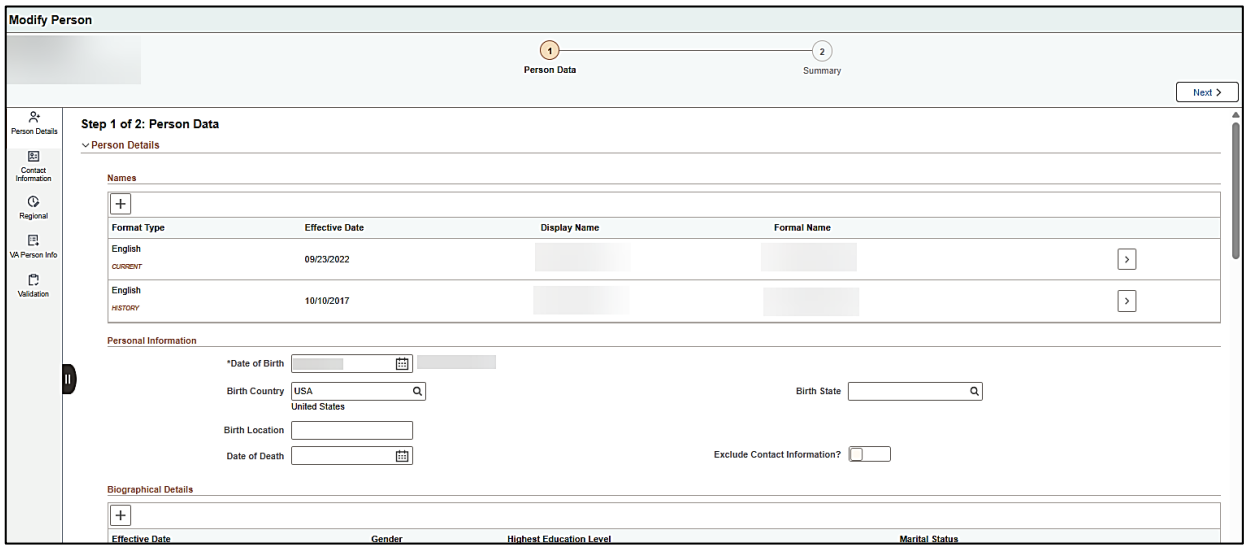
Note: If the retiree will be using leave until the date of their retirement, the HR Administrator can update the **Email Option Selection** when the leave begins instead of waiting for the retirement date.

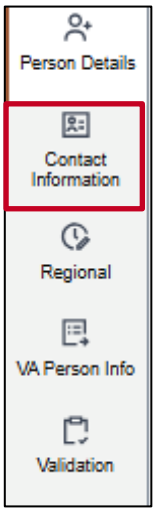
Step	Action
1.	Navigate to the **Modify Person** page by clicking the **Manage Human Resources** tile on the **Cardinal HCM Homepage**.
The **Manage Human Resources** page displays.  	

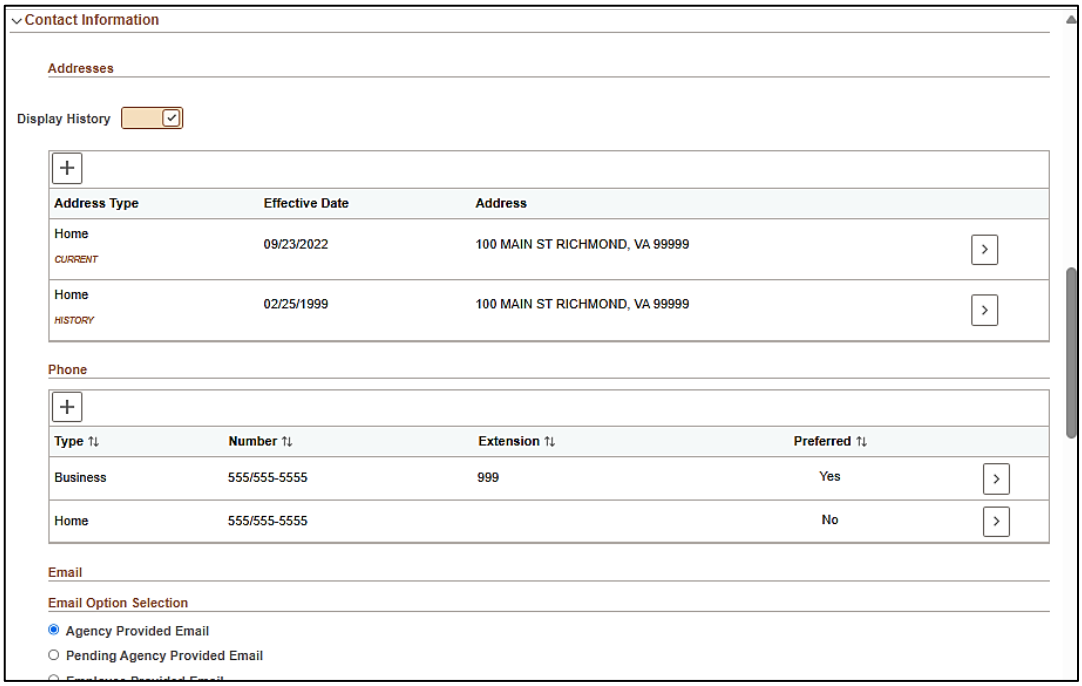
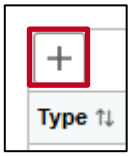
Step	Action
2.	Click the **Modify Person** tile. 
The **Modify Person Search Existing** page displays.  	
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
3.	Enter the employee's Employee ID in the **Empl ID** field. **Note**: Users can also search for the applicable employee using the various Name fields if the Employee ID is not known. However, it is recommended to use the Employee ID as every employee will have a unique Employee ID.

Step	Action
4.	Select the **Include History** checkbox option. 

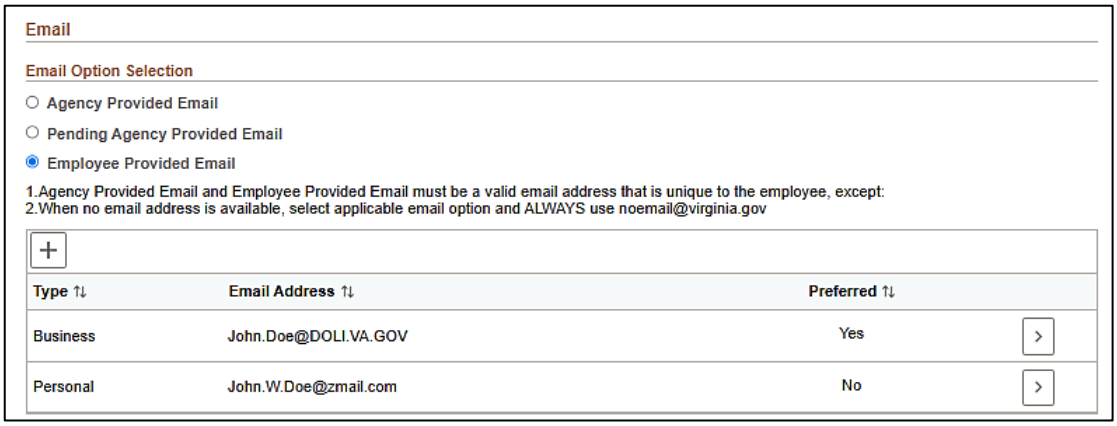
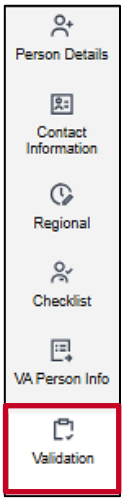
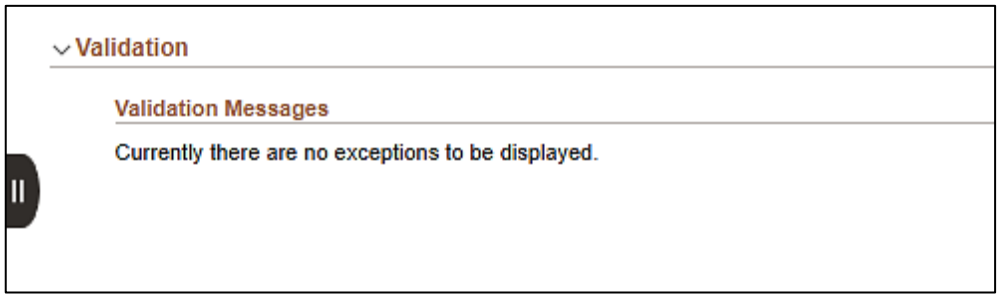
The **Modify Person** page displays, **Step 1 of 2: Person Data**, with the **Person Details** tab displayed by default.

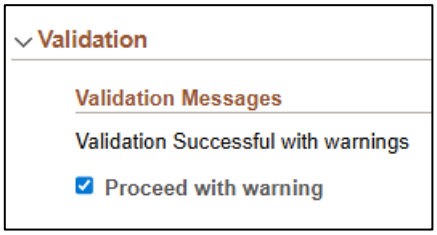


5.	Click the **Contact Information** tab. 

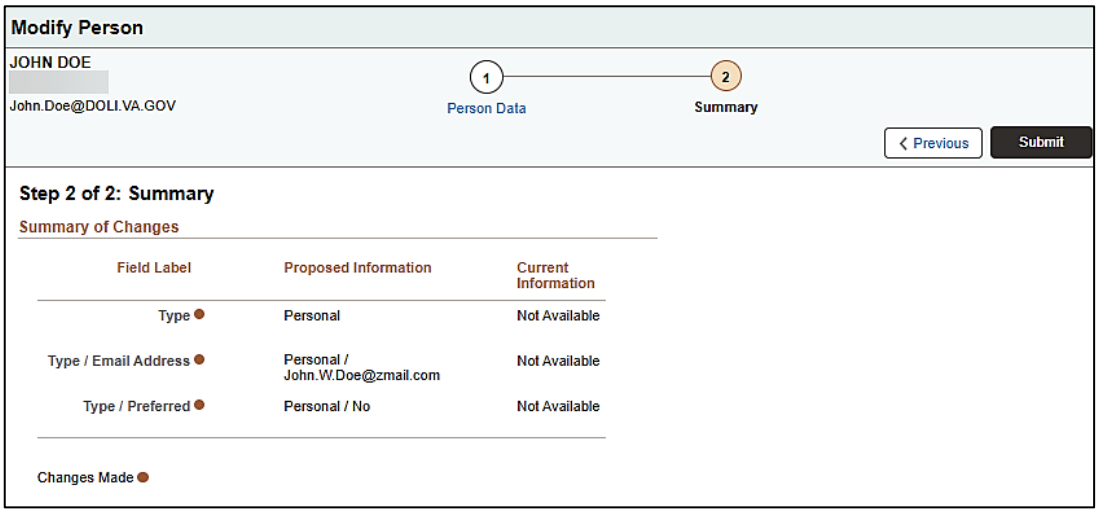
Step	Action
The **Contact Information** section displays. 	
6.	Select the **Employee Provided Email** radio button in the **Email Option Selection** section.
	Selecting the “Employee Provided Email” radio button option will update the **Preferred** email address to the “Personal” email address once submitted. Additionally, the “Agency Provided Email” will automatically be removed.
7.	If no personal email address type exists for the retiree, click the **Add Email** icon (**+**). 
	If a personal email address exists, click the **Edit** icon (**>**) at the end of the personal email address row to confirm or update the retiree’s personal email address as needed.

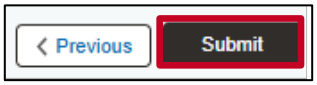
Step	Action
The **Email Address** page displays in a pop-up window.	
8.	Click the **Email Type** dropdown button and select the “Personal” option.
9.	Enter the personal email address in the **Email Address** field.
10.	Click the **Done** button.

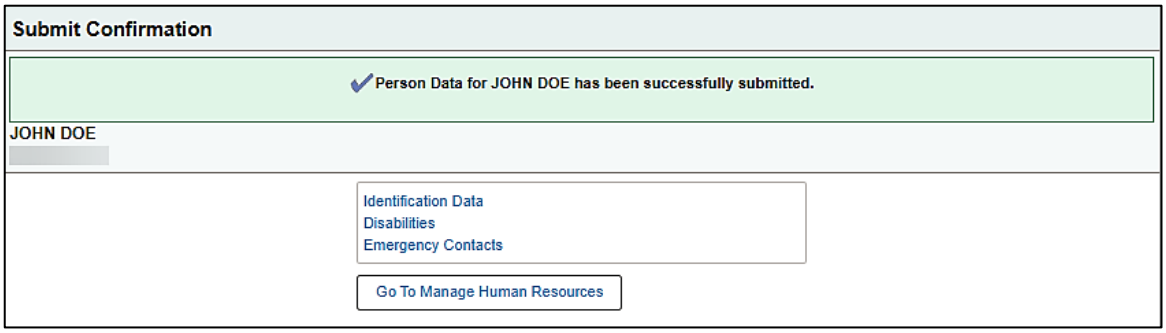
Step	Action
The **Email** section redisplays. 	
11.	Click the **Validation** tab. 
The **Validation** section displays. 	

Step	Action
	Validation messages may appear that include warnings and errors. If a Validation Warning message appears, review the warning and make updates as needed or proceed with warning. Error messages must be addressed prior to saving. 
12.	Click the **Next** button once all required updates are made.

The **Modify Person Step 2 of 2: Summary** page displays the Summary of Changes.



13.	Click the **Submit** button. 

Step	Action
The **Submit Confirmation** page displays. 	
14.	Run the **Employee Activity Report** for the retiree using the following navigation path: **NavBar > Menu > Workforce Administration > Job Information > Reports > Employee Activity Report**
15.	Print the report and place the printed transaction in the retiree's file for future audit requests. **Note**: For additional information on the **Employee Activity Report** and the steps used to run this report, refer to the **HCM Human Resources Reports Catalog**. The **HCM Human Resources Reports Catalog** can be found on the Cardinal website in **Reports Catalogs** under **Resources**.

Ongoing Retiree Management

Once an Agency has updated the employee's **Email Option Selection** and entered the separation transaction, all future updates to the retiree's name, address, phone number, and email address must be made in the VNAV system.

If a retiree reaches out to an Agency to update their personal information, please refer the employee to the MyVRS website to make their own updates. Retirees can also submit the **Name and Address Declaration Form** to VRS, or submit a letter which includes name, Social Security number, new address, and signature. Once the information is updated in VNAV, it will be interfaced to Cardinal.

Note: The interfaces from VNAV to Cardinal and from Cardinal to VNAV take place nightly (Monday – Friday excluding Holidays).