

BENEFITS BULLETIN

October 24, 2011

BULLETIN NO: 11-10
SUBJECT: Federal Benefits Open Season Enrollment Information
TO: All Employees
FROM: Kathy Shearman, Benefits Officer

The Federal Benefits Open Season will be held from **Monday, November 14, 2011 through Monday, December 12, 2011**. All elections will be effective on **January 1, 2012**. Eligible employees may enroll, make changes and/or cancel coverage during this period for the following:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental & Vision Program (FEDVIP)
- Flexible Spending Account Program (FSAFEDS)

If you take no action during Open Season, your current enrollment in FEHB and FEDVIP will continue automatically for 2012. You will be subject to any changes in premiums, benefits, and service areas for the 2012 plans. However, if you already have a Flexible Spending Account (FSA) account, *it will not* continue automatically; you *must reenroll* to set up an account for 2012.

During this once-a-year opportunity, making an informed decision is important. Use the tools and information linked below to assist you in reviewing your options:

- Open Season Website at <http://www.opm.gov/openseason>
- Review the plans that are [dropping out or changing service areas](#)
- Review the [Guide to Federal Benefits Brochure](#)
- [Open Season Checklist](#) steps you through the process
- [Plan comparison tool](#) helps you search FEHB plans by zip code, plan name or code
- [PlanSmartChoice](#) decision site is free to all federal employees
- [Open Season Fast Facts](#)
- [FSA Open Season Brochure](#)

Federal Employees Health Benefits (FEHB)

The FEHB Program is group health insurance that covers eligible employees, retirees, and their dependents. It offers a wide choice of health plans and options of coverage to help you meet your health

care needs. There are no pre-existing condition limitations or waiting periods. All eligible employees who are not currently enrolled may enroll during this Open Season period (including [temporary employees](#) who have been employed continuously for one year).

If you are currently enrolled, you may change from one plan or option to another, from self-only to self and family, change [Premium Conversion](#) participation or make a combination of these changes. Review [significant plan changes](#) to find out if your plan is dropping out or changing servicing areas next year – a change may be required to have FEHB coverage for 2012.

No action is required if you do not wish to make any changes to your current enrollment; however, be sure to become familiar with your plan's premiums, coverage, and provider directory to ensure that you are satisfied with any changes effective in 2012. [OPM's "Going Green"](#) initiative this year means that you will not automatically receive a copy of your current plan's brochure. You may [go online](#) to review brochures or you may request a hard copy brochure by contacting your health plan directly – some plans have a place on their website to make this request.

How to enroll, cancel or make changes:

Use Employee Express online at www.employeeexpress.gov between 11/14 – 12/12. This includes FEHB plan enrollment, change or cancellation, and FEHB Premium Conversion coverage change. Contact the Employee Express helpdesk for assistance with access at 1-800-827-6254 (TTY 1-888-880-0412).

Exception: If you are **retiring** between November 14 through December 31, 2011, and you wish to make an Open Season FEHB change, **do not** make your election using Employee Express. You will need to submit an [SF 2809, Health Benefits Election form](#) with your retirement application which will be processed by the Office of Personnel Management (OPM) after your retirement since you will be retired on the date the new coverage will be effective.

Federal Employees Dental and Vision Program (FEDVIP)

The Federal Employees Dental and Vision Insurance Program (FEDVIP) provides comprehensive dental and vision insurance with competitive premiums and no pre-existing condition limitations. FEDVIP is a separate program from FEHB and provides supplemental dental & vision coverage in addition to any coverage you may receive under your FEHB plan. Most FEHB plans do not offer much in the way of coverage, so you may want to consider this supplemental option.

It offers seven [dental](#) and three [vision](#) preferred provider organization plans from which to choose, including regional, national, and international coverage. For program information, go online to www.BENEFEDS.com and click on the "Research Plans and Rates" tab.

FEDVIP enrollments *automatically continue* from year to year, even into retirement. If you are happy with your current coverage and do not wish to make any changes, no action is required.

Except under extremely limited circumstances, the annual Open Season is your *only* opportunity to cancel or change your FEDVIP enrollment. Because you can no longer afford premiums or because you retire or change your mind are *not* qualifying life events that allow you to make a change outside of Open Season.

How to enroll, cancel or make changes:

From 11/14 through 12/12, employees who wish to enroll, change, or cancel their enrollment in a FEDVIP plan **must** do so by visiting the website at www.BENEFEDS.com or by calling 1-877-888-3337 (TTY 1-877-889-5680) Monday through Friday, 9am to 7pm Eastern Time.

Flexible Spending Accounts (FSAFEDS)

If you are currently enrolled and want to participate for 2012, **you must reenroll**. Coverage does not automatically continue for FSA accounts.

The [FSAFEDS program](#) is available to employees who are *eligible* for FEHB (this includes temporary employees who have already worked one continuous year). FSAFEDS allows you to set aside up to \$5,000 in pre-tax dollars to reimburse you for eligible [health care expenses](#). (This limit is scheduled to decrease to \$2,500 beginning 2013). A [dependent care account](#) is also available. Use the tax savings [calculator](#) see how much you can save per year by using an FSA account.

How to enroll, cancel or make changes:

From 11/14 through 12/12, employees who wish to enroll, change, or cancel their enrollment in the FSAFEDS program **must** do so by visiting the website at www.FSAFEDS.com, or by speaking to an FSAFEDS Customer Service Representative at 1-877-372-3337 (TTY 1-800-952-0450), Monday through Friday, 9am to 9pm Eastern Time.

Questions?

Contact your [Benefits Specialist](#) if you have any questions regarding the information in this Bulletin. All Benefits Bulletins are posted on the Pay & Benefits webpage at <http://www.usgs.gov/humancapital/pb/benefitsbulletin.html>.