

# BENEFITS BULLETIN

October 22, 2012

BULLETIN NO: 12-11  
SUBJECT: Federal Benefits Open Season Begins November 12, 2012  
TO: All Employees  
FROM: Kathy Shearman, Benefits Officer

This year's Federal Benefits Open Season will run from Monday, **November 12** through Monday, **December 10, 2012**. Go to [www.opm.gov/openseason](http://www.opm.gov/openseason), as well as to the websites linked below, for comprehensive Open Season information. During Open Season, 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 Insurance Program (FEDVIP)**
- **Federal Flexible Spending Account Program (FSAFEDS)**

Open Season is the time of year to ensure that you have the right health, dental, and/or vision insurance coverage for you and your family. It is also the time to consider the money you can save on your out-of-pocket medical and dependent care expenses. During this once-a-year opportunity, making an informed decision is important. The following resources provide guidance as to what coverage and premiums best suit your needs for the upcoming year:

- Open Season Website at [www.opm.gov/openseason](http://www.opm.gov/openseason) has premiums and plan brochures
- Review the [Guide to Federal Benefits Brochure](#)
- Review the plans that are [dropping out or changing service areas](#)
- [What to do When Your Health Plan is Terminating Coverage in your area or Leaving the FEHB Program](#)
- [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](#) will be available on November 12th
- [Open Season Fast Facts](#) contains fact sheets for each benefit
- [Helpful Resources for Open Season](#) contains direct links to Open Season information
- [What to Consider During Open Season](#)

## **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. You can choose from several [plan types](#) - fee-for-service plans, health maintenance organizations, consumer-driven health plans and high deductible health plans. 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. Be sure to review [significant plan changes](#) to find out if your plan is dropping out or changing servicing areas next year. You may be required to change your FEHB enrollment to continue coverage into 2013.

*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 2013. You may [go online](#) to review brochures or you may request a hard copy brochure by contacting your health plan directly.

### **How to enroll, cancel or make changes:**

**The effective date for FEHB Open Season changes is January 13, 2013.** Use Employee Express online at [www.employeeexpress.gov](http://www.employeeexpress.gov) from 11/12 through 12/10/12. 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 will be **retiring** between November 12 through January 12, 2013, and you're making an Open Season FEHB change, **do not** make your election using Employee Express. Instead, submit an [SF 2809, Health Benefits Election form](#) with your retirement application. Your change will be processed by OPM after your retirement since you will be retired on the date the new coverage will be effective. Consult with your [Benefits Specialist](#) for assistance.

## **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](http://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.

If you are going to cancel your Dental &/or Vision coverage, you must do it during Open Season. Other opportunities to change are under [extremely limited circumstances](#) - no longer able to 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:**

**The effective date for FEDVIP Open Season changes is January 1, 2013.** From 11/12 through 12/10/12, 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](http://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)**

This is a very valuable benefit allowing you to save tax dollars on expenses you already pay – check out the savings in the [FSA Brochure](#)! Use the tax savings [calculator](#) see how much you can save per year by using an FSA account.

If you are currently enrolled and want to participate for 2013, **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 \$2,500 in pre-tax dollars (this is a reduction from the \$5,000 limit in previous years) to reimburse you for eligible [health care expenses](#). A [dependent care account](#) is also available. Go to the [FSAFEDS Eligibility Jukebox](#) for a listing of expenses eligible for reimbursement.

### **How to enroll, cancel or make changes:**

**The effective date for FEHB Open Season changes is January 1, 2013.** From 11/12 through 12/10/12, 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](http://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?**

Go to the AskHRO page at <http://www.usgs.gov/humancapital/hr/askhro.html> and click on the “Benefits & Retirement Servicing Assignments” pdf document link. A complete listing by organization is provided with name, phone, email and mailing address of your assigned Benefits Specialist.