

## Helpful Resources for Open Season

<b>FLEXIBLE SPENDING ACCOUNT – Federal Flexible Spending Account Program (FSAFEDS)</b>		
<b>What do I need to do?</b>	<b>What resources are available to me?</b>	<b>Where can I find these resources?</b>
Get general information about Open Season and flexible spending accounts	Open Season and FEHB FastFacts	<a href="http://www.opm.gov/insure/fastfacts">www.opm.gov/insure/fastfacts</a>
Get information about the flexible spending account program	FSAFEDS website	<a href="http://www.FSAFEDS.com">www.FSAFEDS.com</a>
	FSAFEDS brochure	<a href="http://www.FSAFEDS.com/forms/OPM-FSA-OVTF-10-031.pdf">www.FSAFEDS.com/forms/OPM-FSA-OVTF-10-031.pdf</a>
	<i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>
Talk to an FSAFEDS representative	Open Season benefits fair	Contact your agency HR staff
	Contact FSAFEDS	1-877-372-3337 (TTY Line: 1-800-952-0450) Email: <a href="mailto:fsafeds@shps.com">fsafeds@shps.com</a>
<b>DENTAL INSURANCE – Federal Employees Dental and Vision Insurance Program (FEDVIP)</b>		
<b>What do I need to do?</b>	<b>What resources are available to me?</b>	<b>Where can I find these resources?</b>
Get general information about Open Season and dental insurance	Open Season and Dental Insurance FastFacts	<a href="http://www.opm.gov/insure/fastfacts">www.opm.gov/insure/fastfacts</a>
Compare dental plans	2013 Compare Dental Plans tool	<a href="http://www.opm.gov/insure/dental/search/fedvipsearch.aspx">www.opm.gov/insure/dental/search/fedvipsearch.aspx</a>
	<i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>
Find 2013 premiums	2013 Dental Premiums	<a href="http://www.opm.gov/insure/dental/rates">www.opm.gov/insure/dental/rates</a>
	2013 Dental plan brochures (premiums on back page)	<a href="http://www.opm.gov/insure/dental/planinfo">www.opm.gov/insure/dental/planinfo</a>
	<i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>
Determine how my dental plan changes for 2013	2013 Dental plan brochure: “How We Have Changed for 2013”	<a href="http://www.opm.gov/insure/dental/planinfo">www.opm.gov/insure/dental/planinfo</a>
Determine my out-of-pocket costs	2013 Dental plan brochure	<a href="http://www.opm.gov/insure/dental/planinfo">www.opm.gov/insure/dental/planinfo</a>
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers available in <i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>

Open Season runs from November 12 through December 10, 2012.  
 The 2013 premiums will be available at [www.opm.gov/insure](http://www.opm.gov/insure) in early October.  
 The 2013 Plan Information section at [www.opm.gov/insure](http://www.opm.gov/insure) will be available in late October.

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### VISION INSURANCE -- Federal Employees Dental and Vision Insurance Program (FEDVIP)

What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and vision insurance	Open Season and Vision Insurance FastFacts	<a href="http://www.opm.gov/insure/fastfacts">www.opm.gov/insure/fastfacts</a>
Compare vision plans	2013 Compare Vision Plans tool	<a href="http://www.opm.gov/insure/dental/search/fedvipsearch.aspx">www.opm.gov/insure/dental/search/fedvipsearch.aspx</a>
	<i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>
Find 2013 premiums	2013 Vision Premiums	<a href="http://www.opm.gov/insure/vision/rates">www.opm.gov/insure/vision/rates</a>
	2013 Vision plan brochures (premiums on back page)	<a href="http://www.opm.gov/insure/vision/planinfo">www.opm.gov/insure/vision/planinfo</a>
	<i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>
Determine how my vision plan changes for 2013	2013 Vision plan brochure: “How We Have Changed for 2013”	<a href="http://www.opm.gov/insure/vision/planinfo">www.opm.gov/insure/vision/planinfo</a>
Determine my out of pocket costs	2013 Vision plan brochure	<a href="http://www.opm.gov/insure/vision/planinfo">www.opm.gov/insure/vision/planinfo</a>
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers available in the <i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>

### HEALTH INSURANCE – Federal Employees Health Benefits (FEHB) Program

What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and health insurance	Open Season and FEHB FastFacts	<a href="http://www.opm.gov/insure/fastfacts">www.opm.gov/insure/fastfacts</a>
Compare health plans	2013 Compare Health Plans tool	<a href="http://www.opm.gov/insure/health/search/plansearch.aspx">www.opm.gov/insure/health/search/plansearch.aspx</a>
	PlanSmartChoice for 2013 (available to all Federal employees and annuitants)	<a href="http://www.plansmartchoice.com/registration.aspx">www.plansmartchoice.com/registration.aspx</a>
	Consumer’s Checkbook for 2013 (if your agency has a subscription)	<a href="http://www.checkbook.org/newhig2/hig.cfm">www.checkbook.org/newhig2/hig.cfm</a>

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### HEALTH INSURANCE – Federal Employees Health Benefits (FEHB) Program) - CONTINUED

What do I need to do?	What resources are available to me?	Where can I find these resources?
Find my 2013 premiums	2013 FEHB Premiums	<a href="http://www.opm.gov/insure/health/rates">www.opm.gov/insure/health/rates</a>
	2013 Health plan brochures (premiums on the back page)	<a href="http://www.opm.gov/FEHBbrochures">www.opm.gov/FEHBbrochures</a>
	<i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>
Determine how my health plan changes for 2013	2013 Health plan brochure: Section 2. “Changes for 2013”	<a href="http://www.opm.gov/FEHBbrochures">www.opm.gov/FEHBbrochures</a>
Determine if my health plan is still participating in the FEHB Program or has changed service areas	2013 Compare Health Plan tool	<a href="http://www.opm.gov/insure/health/search/planssearch.aspx">www.opm.gov/insure/health/search/planssearch.aspx</a>
	<i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>
	2013 Health plan brochure for service area changes	<a href="http://www.opm.gov/FEHBbrochures">www.opm.gov/FEHBbrochures</a>
Determine my out-of-pocket costs	2013 Health plan brochure	<a href="http://www.opm.gov/insure/health/search/planssearch.aspx">www.opm.gov/insure/health/search/planssearch.aspx</a>
Find out what different types of plans are available to me (Fee-for-Service, Health Maintenance Organization, High Deductible Health Plan, Consumer-Driven Health Plan)	FEHB Handbook	<a href="http://www.opm.gov/insure/health/reference/handbook/fehb05.asp#top">www.opm.gov/insure/health/reference/handbook/fehb05.asp#top</a>
	Glossary	<a href="http://www.opm.gov/insure/glossary/index.asp">www.opm.gov/insure/glossary/index.asp</a>
	Types of Plans	<a href="http://www.opm.gov/insure/health/planinfo/types.asp">www.opm.gov/insure/health/planinfo/types.asp</a>
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers in the <i>2013 Guide to Federal Benefits</i>	<a href="http://www.opm.gov/insure/health/planinfo/guides">www.opm.gov/insure/health/planinfo/guides</a>

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