

Attachment 1: Inform Employees and Provide Information about the Federal Benefits Open Season

COMMUNICATION

1. Build awareness of the upcoming Open Season. Employees need to know:

- ✓ The dates of Open Season (November 11 – December 9, 2019);
- ✓ A brief description of FSAFEDS, FEDVIP, and FEHB;
- ✓ What decisions they can/must make;
- ✓ Where they can find additional information about the Programs; and
- ✓ The effective date of employees' Open Season changes.

Start your awareness campaign early (such as the beginning of October) and follow through with consistent messages.

2. Inform employees. You can do this in various ways. Here are some examples:

- ✓ Send an email to all employees. Please include the following documents in your Open Season announcement. These documents, and other Open Season resources, are available at www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season.
 - FastFacts- provides basic information about the Federal Benefits Open Season
 - FSAFEDS Program Flyer
 - Federal Benefits Flyers - one-page summaries of the Federal Benefits Programs
 - Save Money On... Flyers - these flyers show how FSAFEDS, FEDVIP, and FEHB work together to save employees money
- ✓ If employees don't have easy access to the Internet, distribute the above documents as flyers.
- ✓ Post Open Season notices, flyers, and banners in hallways, cafeterias, and break rooms.
- ✓ If employees cannot access these resources from work, please distribute these links to them so they can view this information from home if they wish.
 - Facebook: www.facebook.com/usopm
 - Twitter (News and Updates): <https://twitter.com/usopm>
- ✓ Add reminders to earnings and leave statements.
- ✓ Publicize Open Season information on your agency's intranet site.
- ✓ Remind employees they will need their passwords for the BENEFEDS (FEDVIP enrollment website) and FSAFEDS websites.

- ✓ If your agency uses an electronic enrollment system for FEHB enrollment changes (e.g., Employee Express or MyPay), remind employees they need their password to access the system.
- ✓ Advise your employees who they can contact internally for help.

3. Agency benefit officer responsibilities. It is the responsibility of the agency benefits officer at the headquarters level to provide Open Season information to the employees in the agency and guidance/information to the benefits officers in field offices.

- ✓ If you are in a field office and you do not know who your agency benefits officer at the headquarters level is, please go to <http://apps.opm.gov/abo>.
- ✓ Please let your employees know the dates of Open Season, how to make changes, or where to go if they have questions. Each year, OPM receives numerous calls and emails asking for this information. You must make sure Open Season information reaches employees.

Compensationers

- Former employees receiving benefits from the Office of Workers' Compensation Programs (OWCP) should contact the OWCP office that maintains their FEHB records.
- Compensationers may send a written request for Open Season information or for an Open Season enrollment change to the Office of Workers' Compensation Programs at the following address: **DFEC Central Mailroom, P.O. Box 8300, London, KY 40742.**
- Compensationers may also download the SF 2809 from our website at www.opm.gov/forms/pdf_fill/sf2809.pdf for any FEHB Open Season changes and mail it to the above address.

MATERIALS

- 1. Ensure you have enough Open Season material.** You can find detailed information about Open Season and all Open Season materials at www.opm.gov/openseason.
- 2. Plan Comparison Tool.** The Plan Comparison Tool is available at www.opm.gov/FEHBcompare for eligible FEHB members to use when shopping for a health plan.
- 3.** If you ordered paper copies of health plan brochures, please distribute them! Health plans and field offices alike report that boxes of health plan brochures go to waste because they are inadequately distributed once they reach your designated distribution points. This wastes resources and adds costs to the FEHB Program. Agency headquarters must ensure proper distribution of all health plan brochures that are ordered.
- 4. FEDVIP brochures and FSAFEDS marketing materials.** You may obtain FEDVIP brochures from the plans directly. You can download them and find FEDVIP plan contact information by going to www.opm.gov/fedvip and selecting Plan Information on the left of the page. You may obtain FSAFEDS marketing materials at www.FSAFEDS.com.

OPEN SEASON FAIRS

1. **Strength in numbers.** Employees find Open Season fairs a valuable resource for getting Open Season information. If your agency has a small number of employees, consider partnering with other agencies in your area or with a Federal Executive Board to host an Open Season fair. The plans in the Programs usually receive more requests to attend Open Season fairs than they can accommodate, so be creative. Employees value talking with plan representatives face-to-face, but you must advertise the event early and often to attract as many employees as possible. Plan contact information to invite plans to attend Open Season Health Fairs is available on our website at www.opm.gov/plancontacts.
2. **Assure equal access for FEDVIP and FEHB plans.** Open Season fairs in some locations – with or without agency human resources on site – are organized and hosted by participating FEDVIP and FEHB plans. While this circumstance may be necessary, no one plan can be allowed to dominate an Open Season fair to the detriment of other participating plans. OPM works to ensure a level playing field for FEDVIP and FEHB, and this spirit should prevail at Open Season fairs too.
3. **Companies not approved by OPM.** You may be contacted by insurance companies that do not participate in any of the Federal benefits programs we administer but wish to sell other types of “supplemental” policies to Federal employees. These companies sometimes send marketing material and ask that you distribute it. They may ask to be invited to the agency’s benefit fairs or even show up uninvited.

OPM has no authority to allow or disallow participation in agency Open Season benefit fairs. However, we are not in favor of allowing these companies to attend because it may dilute the messages of the Federal Benefits Open Season. Employees may interpret their participation as evidence your agency supports their product or that it has the backing of the Federal Government. For these reasons, you may wish to limit access to your premises to plans that actually participate in **FEDVIP** or **FEHB** and representatives of **FSAFEDS** and **FLTCIP**.

4. **Be supportive.** Ensure your agency’s managers allow their employees time away from their duties to attend Open Season fairs. The fairs are an excellent source for employees to obtain the information necessary to make informed benefit choices.

ENROLLMENT OPPORTUNITIES

1. Enroll in FSAFEDS, FEDVIP, and FEHB.

- An eligible employee who is not enrolled may enroll.
- Enrollment in **FEDVIP** and **FEHB** automatically continues year to year.
- An eligible employee who enrolls in **FEDVIP** cannot waive premium conversion. When employees enroll in **FEDVIP**, they agree to pre-tax deductions.
- An eligible employee who enrolls in **FEHB** may waive participation in premium conversion; **otherwise, participation in premium conversion is automatic.**
- **An eligible employee who wants an FSAFEDS account in 2020 must enroll in FSAFEDS during Open Season.** Current participants **MUST** re-enroll each year if they want to continue participation. Enrollments **DO NOT** carry forward from year to year.

2. Change enrollment or cancel enrollment in FSAFEDS, FEDVIP, and FEHB

- For **FSAFEDS**, current participants must re-enroll if they want to participate for 2020 or they can choose to do nothing and their FSAFEDS coverage will end with the 2019 Benefit Period.
- For **FEDVIP** and **FEHB**, an enrollee may change from one plan or option to another or change enrollment type.
- For **FEDVIP** and **FEHB**, an enrollee may cancel his or her enrollment. **Note:** Please inform employees who are canceling their FEHB enrollment that the cancellation may affect their ability to meet the 5-year requirement for continuing FEHB into retirement. There is no 5-year requirement to continue FEDVIP into retirement.
- An enrollee who currently participates in **FEHB** premium conversion may waive participation, or if he/she had previously waived premium conversion, may begin participation.

OPEN SEASON EFFECTIVE DATES

1. FSAFEDS

- **For enrollment during Open Season,** the effective date is January 1, 2020. An eligible employee who wants an FSAFEDS account in 2020 must enroll in FSAFEDS during Open Season.

2. FEDVIP

- **For a new enrollment, or an enrollment change**, the effective date is Wednesday, January 1, 2020.
- **For cancellation**, the effective date is December 31, 2019.
- The plan year under FEDVIP is January 1 through December 31.

3. FEHB

Open Season enrollment changes are effective the first day of the first full pay period that begins on or after January 1, 2020.

Action	Non-Postal Employees	Postal Employees	Compensationers (OWCP)
Enroll*, Change enrollment, Premium conversion change in election	January 5, 2020	January 4, 2020	January 5, 2020
Cancellation	January 4, 2020	January 3, 2020	January 3, 2020

* From not enrolled to enrolled, the effective date is the first day of the first pay period that begins on or after January 1, 2020 and **which follows a pay period during any part of which the employee is in pay status.**