

## 2011 Open Season Checklist for 2012 Plan Year

	Federal Flexible Spending Account Program (FSAFEDS)	Federal Employees Dental and Vision Insurance Program (FEDVIP)	Federal Employees Health Benefits Program (FEHB)
<b>Materials You May Need</b>	<ul style="list-style-type: none"> <li>✓ Access to <a href="http://www.FSAFEDS.com">www.FSAFEDS.com</a></li> <li>✓ Access to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a></li> <li>✓ <i>Guide to Federal Benefits</i> <a href="http://www.opm.gov/insure/health/planinfo/guides/index.asp">www.opm.gov/insure/health/planinfo/guides/index.asp</a></li> <li>✓ Want to read more about this Program? Go to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a> and under "Quick Links" click on Federal Benefits <i>FastFacts</i>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Dental or vision plan brochure</li> <li>✓ <i>Guide to Federal Benefits</i> <a href="http://www.opm.gov/insure/health/planinfo/guides/index.asp">www.opm.gov/insure/health/planinfo/guides/index.asp</a></li> <li>✓ Access to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a></li> <li>✓ Access to <a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a> and your password</li> <li>✓ Want to read more about this Program? Go to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a> and under "Quick Links" click on Federal Benefits <i>FastFacts</i>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Health plan brochure</li> <li>✓ <i>Guide to Federal Benefits</i> <a href="http://www.opm.gov/insure/health/planinfo/guides/index.asp">www.opm.gov/insure/health/planinfo/guides/index.asp</a></li> <li>✓ Access to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a></li> <li>✓ Your password for electronic enrollment systems (if required by your agency)</li> <li>✓ Want to read more about this Program? Go to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a> and under "Quick Links" click on Federal Benefits <i>FastFacts</i>.</li> </ul>
<b>Getting Started</b>	<ul style="list-style-type: none"> <li>✓ Estimate what your annual health/dependent care out-of-pocket expenses run each year.</li> </ul>	<ul style="list-style-type: none"> <li>✓ If you have predictable dental or vision expenses for you or your family, first see whether your health insurance plan covers them.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Check to see if your current health plan is leaving the Program next year or if its service area is changing.</li> <li>✓ Check the premium you will pay next year for your current health plan.</li> </ul>

Open Season runs from November 14 through December 12, 2011.

The 2012 premiums will be available at [www.opm.gov/insure](http://www.opm.gov/insure) in early October.

The 2012 Plan Information section at [www.opm.gov/insure](http://www.opm.gov/insure) will be available in early November.

	FSAFEDS	FEDVIP	FEHB
<b>Getting Started (Cont.)</b>	<ul style="list-style-type: none"> <li>✓ Check if your health, dental, or vision insurance coverage will be different next year.</li> <li>✓ Review the FSAFEDS Juke Box at <a href="http://www.FSAFEDS.com">www.FSAFEDS.com</a> for an extensive list of eligible expenses.</li> <li>✓ Use the FSAFEDS calculator to help determine how much to set aside.</li> </ul>	<ul style="list-style-type: none"> <li>✓ If you are enrolled in a dental and/or vision plan, check the premium you will pay next year.</li> <li>✓ If you are enrolled, review your current plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Review your current health plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing.</li> <li>✓ What is the best type of health plan for you – Fee-for-Service? Health Maintenance Organization? High Deductible Health Plan?</li> </ul>
<b>Reviewing Your Options</b>	<ul style="list-style-type: none"> <li>✓ An FSAFEDS account will reimburse eligible health care expenses for you, your spouse, and your dependents that are not covered or reimbursed by FEHB, FEDVIP, or other insurance, including reimbursing FEHB and FEDVIP copayments and deductibles (but not premiums).</li> </ul>	<ul style="list-style-type: none"> <li>✓ You can quickly compare dental and vision plans by looking at Appendix I of the <i>2012 Guide to Federal Benefits</i>. For a more detailed review of different plans go to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a> and use our "Compare Plans" tool or a tool provided by PlanSmartChoice.</li> </ul>	<ul style="list-style-type: none"> <li>✓ You can quickly compare health plans by looking at Appendix E of the <i>2012 Guide to Federal Benefits</i>. For a more detailed review of different health plans go to <a href="http://www.opm.gov/insure">www.opm.gov/insure</a> and use our "Compare Health Plans" tool or tools provided by PlanSmartChoice and Checkbook.</li> </ul>

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<b>Reviewing Your Options (Cont.)</b>	<ul style="list-style-type: none"> <li>✓ Dental and vision care are eligible expenses whether combined with FEDVIP coverage or not.</li> <li>✓ The Dependent Care FSA reimburses eligible dependent care (non-medical) expenses, covering expenses such as child care, before and after school care, and adult daycare.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Add up the premium and out-of-pocket costs for the plans that interest you. Determine whether this amount is more or less than what you expect to receive in benefits. Know the annual limits on what the plan will pay you.</li> <li>✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket dental and vision costs.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket health costs.</li> </ul>
<b>If You Want to Make a Change</b>	<ul style="list-style-type: none"> <li>✓ You <u>must</u> re-enroll during the Open Season – your FSA enrollment does not automatically carry over to the next year. Re-enroll at <a href="http://www.FSAFEDS.com">www.FSAFEDS.com</a> or call 1-877-372-3337.</li> </ul>	<ul style="list-style-type: none"> <li>✓ You may enroll or make changes to your enrollment online at <a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a>. You cannot do this through your agency's self-service system or with a registration form. You will need your user ID and password or create a new account. You may also call BENEFEDS at 1-877-888-3337.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Most agencies offer two ways of making changes during Open Season: <ol style="list-style-type: none"> <li>1. Through the agency's online self-service system. <i>You will need your password to log in.</i></li> <li>2. By submitting a Health Benefits Election Form, SF 2809. Make sure you know where to turn in this form.</li> </ol> <p>Check with your agency to see what it requires.</p> </li> </ul>

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<b>If You Do Not Want to Make a Change</b>	<ul style="list-style-type: none"> <li>✓ You <u>must</u> re-enroll during the Open Season – your FSA enrollment does not automatically carry over to the next year. Re-enroll at <a href="http://www.FSAFEDS.com">www.FSAFEDS.com</a> or call 1-877-372-3337.</li> </ul>	<ul style="list-style-type: none"> <li>✓ If you are satisfied with your dental or vision insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue.</li> </ul>	<ul style="list-style-type: none"> <li>✓ If you are satisfied with your health insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue.</li> </ul>

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