



***Retirement and Insurance Service
Benefits Administration Letter***

Number: 02-403

Date: August 28, 2002

**Subject: 2002 Federal Employees Health Benefits (FEHB) Program Open Season:
Ordering and Distribution of Material**

OVERVIEW

Open Season Materials

The Office of Personnel Management (OPM) prepares open season materials for employees and other FEHB enrollees to use during the open season and throughout the year.

The following materials will be available during the 2002 open season:

- **2003 Guide to Federal Employees Health Benefits Plans (FEHB Guides).** There are different FEHB Guides for various groups of enrollees. They contain a comparison chart giving general information about the plans and their benefits and premiums, the annual FEHB customer satisfaction survey results, and information on which plans are accredited by the National Committee on Quality Assurance (NCQA), the Joint Commission on Accreditation of Healthcare Organizations (JCAHO), and the American Accreditation Healthcare Commission (URAC).
- **Plan brochures.** These brochures are the statements of benefits, exclusions, and limitations.
- **Materials for the visually impaired.**
- **SF 2809** (Health Benefits Election Form)

Shipping and Packing

<i>Civil Service Retirement System</i>	<i>Federal Employees' Group Life Insurance Program</i>	<i>Federal Employees Health Benefits Program</i>	<i>Federal Employees Retirement System</i>	<i>Long Term Care Insurance Program</i>
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Printing contractors will continue to use color-coded shipping labels to distinguish between FEHB Guides (goldenrod) and plan brochures (pink). FEHB Guides and plan brochures will be packaged in groups of 25 and boxed at up to 250 items per container.

FEHB GUIDES

Names and Numbers

- **2003 Guide to Federal Employees Health Benefits Plans for Federal Civilian Employees (RI 70-1).** Most employees use this Guide. The rates shown are the enrollee's share of the biweekly and monthly premiums. [The corresponding Guide for Postal employees is RI 70-2.]
- **2003 Guide to Federal Employees Health Benefits Plans for TCC and Former Spouse Enrollees (RI 70-5).** This Guide shows the monthly premiums for Spouse Equity enrollees (total premium) and Temporary Continuation of Coverage (TCC) enrollees (total premium plus 2 percent administrative add-on).
- **2003 Guide to Federal Employees Health Benefits Plans for Certain Temporary Employees (those eligible to enroll in FEHB under 5 U.S.C. 8906a) (RI 70-8).** This Guide shows the full biweekly and monthly premiums (without a Government contribution) for eligible temporary employees.

How Do We Get the Guides?

We will arrange to have supplies of the FEHB Guides shipped to your designated shipping points. In addition, you can download and print all of the FEHB Guides from our FEHB web site: www.opm.gov/insure.

How Many Guides Do We Get?

You will receive an amount of RI 70-1 and RI 70-8 equal to 25% of your agency's population, unless you request a smaller amount. We understand that some agencies require a wider distribution of printed material. We will work with you to make additional printed copies available in those cases. Call (202) 606-0623 for more information on how to order additional printed copies.

We will print the RI 70-5 in the same quantities as in the past (an amount equal to 111 % of your agency's TCC and Spouse Equity population).

What Should We Do with the Guides?

Since the RI 70-1 and RI 70-8 will not be printed in sufficient quantities to give a personal copy to each employee, you must notify employees of the availability of these Guides before open season begins. You should give employees the name of an agency person to contact to get copies of the guides, if they are considering making a change during open season and don't wish to access the guides on our web site.

PLEASE NOTE: To help you easily distinguish between the Guides, RI 70-5 (for TCC/Spouse Equity enrollees) and RI 70-8 (for temporary employees) will be different colors. RI 70-5 will be printed on light green paper, and RI 70-8 will be printed on buff paper.

You should hold a quantity of RI 70-1 and RI 70-8 in reserve for use during calendar year 2003. Throughout the year, you must give the appropriate FEHB Guide to new employees and others who become eligible to participate in the FEHB Program.

You are responsible for distributing RI 70-5 to the Spouse Equity and TCC enrollees whose enrollments you maintain. (Those agencies for which the National Finance Center maintains these accounts do not have this responsibility).

Can We Order More?

You can order limited additional quantities after January 1, 2003. Only agency headquarters Insurance Officers can submit a request for additional Guides. We will not fill a request from an agency field office.

Fax your request to: OPM/RIS, Forms Analysis and Design, Room 4H28, ATTN: *RI-[insert the number of the Guide being ordered]*. The FAX number is (202) 606-0910.

Be sure to include the shipping address and an agency contact and telephone number.

PLAN BROCHURES

All Plan brochures are available for downloading from the FEHB web site:
www.opm.gov/insure. Please encourage your employees to use the web site as their primary resource.

How Do We Get Fee-for-Service Plan Brochures?

Fee-for-service plans will ship a supply of their brochures to each of your designated distribution points.

How Do We Get Health Maintenance Organization (HMO) Plan Brochures?

You must order HMO brochures directly from the plans. We will provide you with a list of plan contacts for this purpose in a later BAL.

The personnel official designated for each agency installation must determine the number of employees working at or serviced by the installation who are eligible to enroll in each HMO, i.e., the number of employees located in the plan's service area. The installation must then contact each plan in its area and provide the plan with the following:

- An estimate of the number of eligible employees (Be sure to include Spouse Equity and TCC enrollees in this estimate)
- The address to which the plan should ship the brochures

The plan will then ship a supply of brochures directly to the installation.

How Do We Get Brochures for Plans with a Point of Service Product?

Fee-for-service plans with a point of service product will ship a supply of their brochures to each of your designated distribution points.

For HMOs with a point of service product, you must order plan brochures directly from the plans as described above.

How Many Brochures Do We Get?

Fee-for-service plans will get a distribution list that shows the quantity they are to ship to each distribution point (generally 15 % of the eligible FEHB population).

Agencies order HMO (and HMO point of service) brochures directly from the plans. The plans will compute a quantity equal to 15 % of the number of eligible employees and will send that number to each agency.

What Should We Do with Them?

Each employee currently enrolled will receive a brochure directly from his/her plan.

You must keep a supply of brochures on hand for reference and for distribution to employees who decide to enroll or change plans. These brochures must be readily accessible to employees.

Maintain close control over issuing plan brochures. Employees should be allowed to take copies home for review. If an employee enrolls or changes health plans, he/she should keep the brochure for that plan. The employee must promptly return other brochures to the personnel office.

You must give your Spouse Equity and TCC enrollees the same access to brochures as employees. Tell your Spouse Equity and TCC enrollees how to obtain brochures and SF 2809 enrollment forms if they are interested in changing plans. The employing office maintaining the enrollment should tell the individual to call the plan at the telephone number listed in the FEHB Guide if they cannot fill a request for a brochure. (e.g., if the enrollee lives in an area not served by the plans for which the employing office has brochures)

How Do We Order More Brochures?

You must request additional brochures directly from the plans.

MATERIAL FOR THE VISUALLY IMPAIRED

What Is Available?

- **2003 Guide to Federal Employees Health Benefits Plans for Federal Civilian Employees**

(RI 70-10). The content in this Guide is the same as in RI 70-1, but it is printed in large type on 11" x 17" paper.

- **2003 fee-for-service plan cassette tapes for visually impaired employees.** These are tone-indexed cassette tapes of the brochures for the open fee-for-service plans.

All of the information in the FEHB Guides, as well as each health plan brochure, is available on the FEHB web site in electronic formats suitable for the visually impaired.

How Do We Get RI 70-10?

OPM will arrange to have supplies of RI 70-10 shipped to your headquarters distribution points based on the quantities indicated by headquarters Insurance Officers. This amount should be sufficient for open season use, as well as for distribution to visually impaired employees who become eligible to enroll during 2003.

Agency headquarters Insurance Officers may order additional copies by calling (202) 606-0623. Be sure to include the shipping address and an agency contact and telephone number.

How Do We Get Cassette Tapes?

You must order cassette tapes directly from the open fee-for-service plans. A list of plan contacts to use for ordering the tapes is attached.

Agency Responsibilities

All Federal agencies at the headquarters and installation levels must take steps to seek out visually impaired employees and to let them know that the large-print FEHB Guide, the cassette tapes, and the FEHB web site are available. **All of the information in the FEHB Guides, as well as each health plan brochure, is also available in electronic formats accessible to the visually impaired on the website. Please encourage your employees to visit the website at www.opm.gov/insure.**

SF 2809 (HEALTH BENEFITS ELECTION FORM)

Ordering SF 2809

You must order the SF 2809 from General Services Administration (GSA) supply centers, just as you order any other OPM-issued Standard Forms, using the normal FEDSTRIP/MILSTRIP procedures. Contact your purchasing or acquisitions office for your agency's procedures. The SF 2809 should also be available from GSA Customer Service Centers.

The SF 2809 is **not** available from OPM; however it is available on our web site:
www.opm.gov/insure/health/sf2809.htm.

If your employees have access to Employee Express to make open season changes, you should keep this in mind when determining how large a supply of the SF 2809 you need to order.

What Should We Do with the Form?

You must keep sufficient quantities of the SF 2809 available to handle employee requests, both during open season and throughout the year. You must give the form to employees, Spouse Equity, and TCC enrollees who are enrolled in plans that will not be participating in the FEHB Program in 2003.

PREMIUMS

OPM announces premium changes each year in a news release. Agency payroll offices, however, must not use these rates to update their payroll systems. OPM's Office of Systems, Finance, and Administration will issue a Benefits Administration Letter (BAL) giving the official enrollee withholding rates and Government contribution rates and other information relevant to payroll offices. The BAL will also provide agencies with information on obtaining a PC-compatible floppy disk containing the 2003 FEHB rates.

WEBSITE

The 2003 Open Season website will be up no later than November 1, 2002. All 2003 Open Season information including plan brochures, FEHB Guides, plan rates and more will be easily accessible from the site. **All of the information in the FEHB Guides, as well as each health plan brochure, is also available in electronic formats accessible to the visually impaired on the website.** All Federal agencies at the headquarters and installation levels must take steps to seek out visually impaired employees and let them know that the FEHB web site is available.

We encourage you and your employees to visit the website at www.opm.gov/insure. The website will be updated regularly with current information including new plan terminations and more.



Abby L. Block
Assistant Director
for Insurance Programs

Attachment

PLAN CONTACTS FOR ORDERING AUDIO CASSETTE TAPES

PLAN	CONTACT	PHONE	FAX
Alliance	Cal Foster	(202) 939-6369	(202) 939-6389
APWU	Ken Perlberg	(301) 622-5731	(301) 622-5717
BC/BS	Paula Spurway	(202) 942-1274	(202) 942-1263
GEHA	Lisa McDonald	(816) 257-3334	(816) 257-3333
Mail Handlers	Gloria Gedrich	(301) 517-2032	(301) 517-2127
NALC	Cal Engle	(703) 729-8101	(703) 729-8109
PBP Health Plan	Linda Griffin	(703) 683-1664	(703) 683-2937