



## *Benefits Administration Letter*

**Number:** 05-406

**Date:** October 28, 2005

**Subject: 2005 Federal Employees Health Benefits (FEHB) Program Open Season: Ordering and Distribution of Material**

---

### **OVERVIEW**

#### **Open Season Materials**

We have attached a list of carrier contacts for ordering health plan brochures (Attachment 1) and contact information, including street addresses, for submitting enrollment forms (Attachment 2) to Carriers for the 2005 FEHB Open Season. The list includes health maintenance organization (HMO) plans; plans offering a point of service (POS) product (other than managed fee-for-service plans) and; consumer-driven health plans (CDHP) and high deductible health plans (HDHP).

The following materials will be available during the 2005 Open Season:

**Plan brochures.** The health plan brochures are the statements of benefits, exclusions, and limitations.

**For the visually impaired,** audio cassettes of the open for-fee-service plan brochures are available. This year, all of the plan brochures are on the FEHB website. The brochures are available in Adobe Acrobat 7.0 PDF format and are compliant with Section 508 requirements for materials for the visually impaired.

**SF 2809** (Health Benefits Election Form) - The following individuals may use the SF 2809 if they are eligible to enroll in or are currently enrolled in the FEHB Program:

- Employees, including temporary employees eligible under 5 U.S.C. 8906a.
- Annuitants (other than Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) annuitants), including individuals receiving monthly compensation from the Office of Workers' Compensation Programs (OWCP).
- Former spouses eligible under the Spouse Equity provisions of FEHB law or similar statutes.
- Individuals eligible for temporary continuation of coverage (TCC), including:
  - Former employees (who separated from service);
  - Children who lose FEHB coverage; and

- Former spouses who are not eligible under the Spouse Equity provisions of FEHB law.

**Ordering Information**

The SF 2809 can be ordered from the General Services Administration’s (GSA) Federal Supply Service using the normal FEDSTRIP/MILSTRIP procedures. Ordering information is provided below:

<i>Form Number</i>	<i>Title of Form</i>	<i>National Stock No.</i>	<i>Estimated Cost</i>
SF 2809	Health Benefits Election Form	7540-01-231-6227	\$28.62 per 100

The SF 2809 can also be accessed from our website at: <http://www.opm.gov/insure/health>. If your employees have access to Employee Express or another electronic FEHB enrollment system, please keep this in mind when deciding how many forms to order. SEE **BAL 04-405** for additional information on the SF2809.

**FEHB Guides** - These publications are available on our website at <http://www.opm.gov/insure/health>. The FEHB Guides provide summary information on the health plans participating in the FEHB Program, with information on the plans available in each State, rates, benefits, accreditation, and quality indicators. They also provide information on program features and enrollment instructions. Since they can be downloaded and printed as needed, this may be a better alternative if you need small quantities. The actual cost of items will vary, depending upon the various specifications and quantity. However, the most economical way of obtaining bulk quantities is to ride the OPM printing requisition(s). SEE **BAL 05-403** for additional information.

**PLAN BROCHURES**

All Plan brochures are available for downloading from the FEHB website: <http://www.opm.gov/insure/health>. Please encourage your employees to use the website as their primary resource. The brochure PDFs are in Adobe Acrobat 7.0 version.

**Shipping and Packing**

The plan brochures will be packaged in groups of 25 and boxed at up to 250 items per container.

**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. In addition, all plan brochures will be on the 2005 FEHB Open Season website at: <http://www.opm.gov/insure/health>. 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).

## **How Do We Get Health Maintenance Organization (HMO), Consumer Driven and High Deductible Health Plan Brochures?**

You must order these brochures directly from the plans (see attached list). The personnel official designated for each agency installation must determine the number of employees eligible to enroll in each plan, 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 estimated number of eligible employees. (Be sure to include Spouse Equity and Temporary Continuation of Coverage (TCC) enrollees in this estimate).

The address to which the plan should ship the brochures.

The plan will compute a quantity equal to 15% of the number of eligible employees and will send that number to each agency installation. We encourage you to ask your employees who are considering a change, but have not yet decided, to use the electronic versions of the plan brochures that are on the FEHB Open Season website at: <http://www.opm.gov/insure/health>. Plan brochures are also accessible to the visually impaired at the same website.

## **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.

## **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 should 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).

## **MATERIAL FOR THE VISUALLY IMPAIRED**

### **What Is Available?**

2006 fee-for-service plan audio cassette tapes for visually impaired employees are available. These are tone-indexed cassette tapes of the brochures for the open fee-for-service plans. Each plan brochure is available on the FEHB website in Adobe Acrobat 7.0 version PDF and is compliant with Section 508 requirements for materials for the visually impaired. To order audio cassette tapes for visually impaired employees please use the contact list below:

### **OPEN FEE-FOR-SERVICE PLAN CONTACTS FOR ORDERING AUDIO CASSETTE TAPES**

<b>Plan Code</b>	<b>Plan Name</b>	<b>Contact</b>	<b>Phone</b>	<b>Fax</b>
47	APWU	Ken Perlberg	(301)622-5731	(301)622-5712
10 & 11	BCBS	Paula Spurway	(202)942-1274	(202)942-1263
31	GEHA	Lisa McDonald	(816)257-3334	(816)257-3333
45	Mail Handlers	Gloria Gedrich	(301)517-2032	(301)517-2127
32	NALC	Cal Engle	(703)729-8101	(703)729-8109
36	PBP Health Plan	Brenda Tanner	(703)548-5922	(703)836-8937

### **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 audio cassette tapes and the FEHB website are available. Please encourage your employees to visit the website at: <http://www.opm.gov/insure/health>.

### **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 Center for Financial Services will issue a Benefits Administration Letter (BAL) giving the official enrollee withholding 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 2006 FEHB rates.

We encourage you and your employees to visit the website at:

<http://www.opm.gov/insure/health>. The website will be updated regularly with current information including any additional plan terminations.

Sincerely,

Robert F. Danbeck  
Associate Director  
for Human Resources Products and Services

[Attachment 1](#)  
[Attachment 2](#)