

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 12– December 10, 2018);
- ✓ The Programs participating in Open Season (FSAFEDS, FEDVIP, and FEHB);
- ✓ 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/openseason.
 - FastFacts- provides basic information about the Federal Benefits Open Season
 - FSAFEDS Program Flyer
 - Federal Benefits Flyers - one-page summaries of the Federal Benefits Programs (FSAFEDS, FEDVIP dental, FEDVIP vision, FEHB Program, Federal Employees' Group Life Insurance (FEGLI) Program, and Federal Long Term Care Insurance Program (FLTCIP))
 - 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>

- ✓ Put the dates of Open Season (November 12 – December 10, 2018) on a footer on each email you and your human resources office staff send to employees starting now through December 10, 2018 (whether the email specifically concerns Open Season or not). Encourage agency supervisors to do the same. Your IT staff may be able to make this footer automated, and apply it to only internal emails.
- ✓ 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.

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. FEHB brochures.

- The ordering deadline for paper FEHB Fee-for-Service (FFS) health plan brochures has passed. If you did not order paper copies of FFS health plan brochures, you can access these brochures at www.opm.gov/FEHBbrochures.
- You may request FEHB health maintenance organization (HMO) or high deductible/consumer driven health plan (HDHP/CDHP) brochures by contacting those plans directly. You can find FEHB plan contact information at www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/contactsearch/index/.

- All health plan brochures are also available electronically at www.opm.gov/FEHBbrochures. Please encourage employees to access plan brochures at this link.
- 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.

3. **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.

4. **Significant Changes Benefits Administration Letter (BAL 18-403).** Employees must be notified promptly when their plan either terminates from one of the Programs or reduces its service area. You are responsible for monitoring employees who are covered by these terminating plans or service area reductions with terminating enrollment codes and for following up with those who have not submitted a change of enrollment *before* the end of Open Season.

You will receive **BAL 18-403 2018 Federal Benefits Open Season: FSAFEDS, FEDVIP and FEHB Program Significant Changes** shortly. Please distribute this BAL and the list of significant plan changes to all employees so they can check to see whether their plan or service area will continue to participate in the **FEHB** Program in 2019.

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.
2. **Assure equal access for FSAFEDS, 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 FSAFEDS, FEDVIP, and FEHB, and this spirit should prevail at Open Season fairs too.

3. **FSAFEDS.** Requests for FSAFEDS marketing materials and/or participation at benefit fairs can now be done on the FSAFEDS website at www.fsafeds.com/toolbox/marketingmaterials, or www.nationsprint.com/clients/fsafedsordersystem/
4. **FEDVIP and FEHB.** Find plan contact information at www.opm.gov/openseason. Carrier representatives are expected to confine their presentations to benefit provisions and claims procedures of the specific plan they represent. **Please note:** a number of carriers participate both in the FEDVIP and FEHB Programs. While a single representative may distribute information for both programs, this information cannot be bundled or presented in such a way that the member is led to believe he/she is purchasing a “package deal.”
5. **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**.

6. **FLTCIP:** Although **FLTCIP** does not participate in the annual Open Season, employees can apply for coverage at any time using the full underwriting application. You may wish to include information on the Program at your benefits fairs. Please contact Long Term Care Partners, the administrator of **FLTCIP**, at materials@lhcpartners.com to request materials and/or participation at your benefits fair. If you have questions, please contact your **FLTCIP** account manager directly by visiting www.ltcfeds.com/abo.
7. **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.

EMPLOYEE ENROLLMENT OPPORTUNITIES DURING OPEN SEASON

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 2019 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 2019 or they can choose to do nothing and their FSAFEDS coverage will end with the 2018 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.

3. FEGLI and FLTCIP do not participate in Open Season.

- **The Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long Term Care Insurance Program (FLTCIP) do not participate in the annual Federal Benefits Open Season.** Eligible employees and qualified relatives can apply for coverage under **FLTCIP** at any time using the full underwriting application. Additional information on both **FEGLI** and **FLTCIP** is available at www.opm.gov/insure.

OPEN SEASON EFFECTIVE DATES

1. FSAFEDS

- **For enrollment during Open Season**, the effective date is January 1, 2019. An eligible employee who wants an FSAFEDS account in 2019 must enroll in FSAFEDS during Open Season.

2. FEDVIP

- **For a new enrollment, or an enrollment change**, the effective date is Tuesday, January 1, 2019.
- **For cancellation**, the effective date is December 31, 2018.
- The plan year under FEDVIP is January 1 through December 31.

3. FEHB

- **From not enrolled to enrolled**, the effective date is the first day of the first pay period that begins on or after January 1, 2019 and which follows a pay period during any part of which the employee is in pay status.
 - For most non-postal employees, the effective date is January 6, 2019.
 - For U.S. Postal Service employees, the effective date is January 5, 2019.
 - For compensationers under the Office of Workers' Compensation Programs (OWCP), the effective date is January 6, 2019.

- **For enrollment change**, the effective date is the first day of the first pay period which begins on or after January 1, 2019 regardless of whether the employee is in pay status during the preceding pay period.
 - For most non-postal employees, the effective date is January 6, 2019.
 - For U.S. Postal Service employees, the effective date is January 5, 2019.
 - For compensationers under the Office of Workers' Compensation Programs (OWCP), the effective date is January 6, 2019.

- **For premium conversion change in election**, the effective date is the first day of the pay period that begins on or after January 1, 2019.
 - For most non-postal employees, the effective date is January 6, 2019.
 - For U.S. Postal Service employees, the effective date is January 5, 2019.
 - For compensationers under the Office of Workers' Compensation Programs (OWCP), the effective date is January 6, 2019.

- **For cancellation**, the effective date is at the end of the day before the first day of the first pay period that begins in 2019.
 - For most non-postal employees, the cancellation date is January 5, 2019.
 - For U.S. Postal Service employees, the cancellation date is January 4, 2019.
 - For compensationers under the Office of Workers' Compensation Programs (OWCP), the cancellation date is January 5, 2019.