

Attachment 9: Advise Employees on the Federal Benefits Programs

Advise Employees

1. Specific Program questions. Please answer your employees' questions concerning eligibility, premium conversion, or the application of FEDVIP provisions or FEHB law and regulations to particular circumstances. 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 coverage into retirement.

2. Benefit questions. For FSAFEDS questions, please refer the employees to the FSAFEDS website, or ask them to call WageWorks, the administrator of FSAFEDS, at 1-877-FSAFEDS (372-3337).

Refer employees to the actual FEDVIP or FEHB plan brochures for specific information on FEDVIP or FEHB benefits. If the answers cannot be found in the brochures, instruct the employee to contact the plan directly. **Do not refer employees to the plans if their questions concern subjects other than benefits.**

3. For Open Season 2016, OPM will release a new Plan Comparison Tool for eligible FEHB members to use when shopping for a health plan. We developed the new tool to provide additional functionality and to improve the webpage layout and display. We expect to make more improvements in future years based on feedback from FEHB consumers who use the tool.

Our goal is to help FEHB shoppers gain more knowledge about their health plan options before selecting a plan. We have added a number of new features, including the following:

- more details about a plan's benefits and services
- clearer definitions of health insurance terms
- a "sort" function to allow shoppers to see plans displayed by cost of premiums, deductibles and out of pocket maximums
- a more user friendly display about pharmacy costs
- easier entry into the tool and easier ability to compare plans
- an option for shoppers to select their current plan to compare against other plans they want to consider
- more user friendly information about plan quality and customer satisfaction
- improved print function

Enrollment

1. Provide information on how to enroll, change, or cancel coverage and direct employees to the correct enrollment procedures for each program:

- **FSAFEDS** – visit www.FSAFEDS.com or call WageWorks, the administrator of FSAFEDS, at 1-877- FSAFEDS (372-3337). Enrollment in FSAFEDS **does not** carry over from year to year. If employees want to participate in FSAFEDS for 2017, they **must** make a new election.
- **FEDVIP** – visit www.BENEFEDS.com – enrolling online involves two steps:
 1. Create a BENEFEDS.com account by providing demographic and employment information. This is a one time action to create the employee’s account. If the employee is already enrolled in FEDVIP, he/she already has a BENEFEDS.com account.
 2. Enroll. Employees may enroll in one dental plan and/or one vision plan. Employees must complete the enrollment section for each plan in which they want to enroll. If they are already enrolled, that enrollment automatically continues and they do not need to enroll again unless they want to make a change.

Employees without computer access may contact BENEFEDS by phone at 1-877-888-3337.

If you have employees with absolutely no phone and no internet access during all of Open Season, please contact us at BENEFEDSPortal@opm.gov and we can make arrangements for enrollments.

Note: Employees **cannot** enroll, change, or cancel their enrollment in a FEDVIP plan using the Standard Form (SF) 2809 (the Health Benefits Election Form) or through an agency self-service system such as Employee Express, PostalEase, EBIS, MyPay, or Employee Personal Page.

FEDVIP enrollments automatically continue from year to year. FEDVIP enrollments also automatically continue when enrolled employees retire. Unlike FEHB, there is no 5-year requirement to continue coverage into retirement.

- **FEHB** – visit your agency’s specific enrollment portal (e.g., Employee Express, MyPay, and EBIS) or use the Health Benefits Election Form, SF 2809.

2. Provide assistance with the completion of the SF 2809 for enrolling or changing enrollment under the FEHB Program. This form is available as a screen-fillable Adobe Acrobat portable document format (PDF) file on the FEHB website at www.opm.gov/forms/pdf_fill/sf2809.pdf. Using the free downloadable [Adobe Acrobat reader](#) employees may complete the form on the screen and then print it out already completed.

Note: Employees must have Acrobat Adobe Reader 8 or later version.

3. Advise of specific timeframes during Open Season.

- **FSAFEDS:** The [FSAFEDS.com](http://www.FSAFEDS.com) website will begin accepting Open Season enrollments

on November 14th. The FSAFEDS.com website will stop accepting Open Season enrollments on Monday, December 12th at midnight Eastern Time. Employees can also enroll by phone at 1-877-FSAFEDS (372-3337) or TTY 1-866-353-8058. The FSAFEDS Call Center is open 9:00 a.m. – 9:00 p.m. Eastern Time, Monday – Friday. The Call Center hours on the day after Thanksgiving (Friday, November 25) will be 9:00 a.m. – 5:00 p.m. Eastern Time. The Call Center is closed during weekends and on Thanksgiving. On Monday, December 12th (the last day of Open Season), the Call Center will be open 9:00 a.m. - midnight Eastern Time.

- **FEDVIP: The BENEFEDS website will begin accepting Open Season changes and enrollments on November 14th. The BENEFEDS.com website will stop accepting Open Season enrollments at midnight Eastern Time on Monday, December 12th.** Employees can also enroll by phone at 1-877-888-3337 (TTY 1-800-889-5680). The BENEFEDS Call Center is open 8:00 a.m. – 9:00 p.m. Eastern Time, Monday – Friday, including the day after Thanksgiving (Friday, November 25). The Call Center is closed during weekends and on Thanksgiving. On Monday, December 12th (the last day of Open Season), the Call Center will be open 8:00 a.m. - midnight Eastern Time.
- **FEHB:** Employees must submit the SF 2809 no later than close of business on December 12, 2016. If you have employees enrolling or making enrollment changes through Employee Express, they must do so no later than December 12th at midnight Eastern Time.

4. Advise annuitants who retire from your agency and may contact you for an SF 2809.

Annuitants will receive an Open Season postcard mailer that includes information on how to make FEHB and FEDVIP changes and how to request an Open Season package, if necessary. Annuitants are not eligible to participate in FSAFEDS.

- **CSRS and FERS Annuitants**
 - OPM does not use the SF 2809 for annuitant Open Season changes for Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) annuitants.
 - Enrolled annuitants or their survivors should access Open Season Online, an interactive website, at <https://retirefehb.opm.gov> or be directed to call Open Season Express at 1-800-332-9798. Instructions for using Open Season Express are included in the Open Season mailer that is sent to each enrolled CSRS and FERS annuitant before Open Season.
 - If an annuitant loses or does not receive the Open Season mailer, they can get Open Season information by calling Open Season Express at 1-800-332-9798 or our Retirement Information Office at 1-88-US-OPM-RET (1-888-767-6738). Those who have access to a TTY machine may call our toll-free Retirement Information Office TTY number at 1-855-887-4957.

- Annuitants should always provide their CSA/CSF retirement claim number and/or their Social Security number when communicating with OPM for any reason.
- **Other retirement systems** – These annuitants should contact their retirement system for the proper enrollment form.
- **OWCP**
 - 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.

5. Process new FEHB enrollments and enrollment changes made in conjunction with a Qualifying Life Event (QLE) that occurs during the Open Season period.

- New enrollments and enrollment changes due to QLEs can be made as usual between the dates of November 14 through December 12, 2016. However, these new enrollments and enrollment changes may have different effective dates than Open Season actions and should not be mistakenly identified as such.
- Whether an employee is enrolling or changing enrollment based on Open Season or a QLE, it is important that the correct event code be noted on the SF 2809 so that the correct effective date will be assigned. Please visit our website at www.opm.gov/healthcare-insurance/healthcare/plan-information/changes-you-can-make-outside-of-open-season for QLE information.