



United States Office of Personnel Management  
The Federal Government's Human Resources Agency

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## Benefits Administration Letter

**Number:** 22-403

**Date:** October 17, 2022

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### **Subject: 2022 Federal Benefits Open Season: Significant Plan Changes**

This Benefits Administration Letter (BAL) is the third and final in our series of 2022 Federal Benefits Open Season BALs for the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. This BAL provides information on significant FEHB plan changes for 2023.

Significant changes in 2023 for FSAFEDS or FEDVIP will be offered on their respective websites [www.fsafeds.com](http://www.fsafeds.com) and [www.benefeds.com](http://www.benefeds.com).

#### **FEHB PROGRAM**

The remainder of this letter provides important information on the significant changes affecting certain plans in the FEHB Program for the upcoming Open Season.

#### **FEHB Significant Plan Changes**

Identifies those FEHB plans and their corresponding significant changes. Some of these events will require action on the part of agencies and enrollees.

Please note there are plans leaving the FEHB Program at the end of 2022. Employees in these terminating plans **must** enroll in a new plan during Open Season or their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate Option (the lowest-cost nationwide plan option for 2023 as determined by OPM). See [Benefit Administration Letter 16-202 Enrollment Options Following the Termination of a Plan or Plan Option](#) for additional information on how to automatically enroll individuals who do not make an enrollment election during the allotted time period.

Please distribute the attached list of significant FEHB plan changes to all employees so they may learn whether they'll be affected by 2023 FEHB plan or service area terminations.

## **Table 1: Plans Leaving the FEHB Program**

### **What Must Employees Do?**

- Employees in terminating plans (**Table 1**) **must** enroll in a new health plan during Open Season. If they do not enroll in a new plan, their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate Option (the lowest-cost nationwide plan option for 2023 as determined by OPM).
- **New Coverage:** Coverage under an enrollee's new health plan will be effective the first day of the pay period beginning on or after January 1, 2023; **for most employees this will be Sunday, January 1, 2023.** Enrollees will remain covered and receive the 2022 benefits of the old plan until the new plan becomes effective.

### **What Must You Do?**

- You must notify employees enrolled in the plans listed in **Table 1** to select new plans. Advise your employees if they do not choose new plans, they will be enrolled in GEHA Indemnity Benefit Plan Elevate Option (the lowest-cost nationwide plan option for 2023 as determined by OPM).
- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of **Attachment 2: FastFacts - What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.**
- Follow up with employees in these plans and remind them to select new plans.

**Belated changes:** Some employees might not receive instructions to change plans during Open Season. We encourage you to accept belated Open Season changes from employees enrolled in terminating plans up until the beginning of 2023 plan year. After the plan year begins, closely review requests for belated Open Season changes to ensure the circumstances which prevented a timely enrollment change were truly beyond the employee's control.

### **What Will Health Plans Do?**

**Plan Notification:** The plans in **Table 1 "PLANS LEAVING THE FEHB PROGRAM,"** have been instructed to notify enrollees of the need to select new plans for 2023; however, as some plans' enrollment and address lists may not be up to date, we encourage you to accept belated

changes.

**Table 2: Plans Adding New Options and Enrollment Codes**

**Table 3: Service Area Expansions Without New Enrollment Codes**

**Table 4: Service Area Expansions Adding New Enrollment Codes**

**Table 5: New Plans Entering the FEHB Program**

**Table 6: Plans Changing Names**

**Table 7: Plans Changing Names of Existing Plan Options**

**Table 8: Service Area Name Change**

**Table 9: Enrollment Code Merger with Terminating Enrollment Code**

**What Must You Do?**

You must include the plans with new options, the plans with expanded service areas, and the new plans entering the FEHB Program (Tables 2-5) when you count the number of eligible employees and place your order for brochures. [Plan contact information](#) is available on our website.

**CONCLUSION**

We encourage you and your employees to visit our [Open Season website](#) for the most up-to-date information. Please note that 2023 plan information will be posted on our website in November. We look forward to working with you to ensure Federal employees have a successful Open Season.

Sincerely,

Laurie Bodenheimer  
Associate Director  
Healthcare and Insurance

Encl.:

Attachment 1: FEHB Significant Plan Changes

Attachment 2: FastFact: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program