



Benefits Administration Letter

Number: 14-401

Date: August 12, 2014

Subject: 2014 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2014 Federal Benefits Open Season Benefits Administration Letters (BAL) for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Program (FEDVIP), and Federal Employees Health Benefits (FEHB) Program. This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 10, 2014 through Monday, December 8, 2014**. You are responsible for ensuring that your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

SUMMARY OF BENEFITS AND COVERAGE - REMINDER

As a result of the Affordable Care Act, FEHB plans have been providing a summary document on their websites which details information about health plan benefits and coverage. The summary document is also available on our website at www.opm.gov/healthcare-insurance/healthcare/plan-information/summary-of-benefits.

In order to help FEHB enrollees better understand their coverage and allow them to easily compare different plans and plan options, the Summary of Benefits and Coverage (SBC) document includes information on the following:

- Cost - deductibles, copayments, coinsurance, and out-of-pocket limits
- Coverage - covered services, examples of covered services, and excluded services
- Rights - rights to continue coverage as well as grievance and appeal rights
- A statement that coverage under the plan qualifies as "minimum essential coverage"
- A statement that the health coverage of the plan does meet the minimum value standard for the benefits the plan provides

The SBC will continue to have a disclaimer indicating that the plan brochure remains the official statement of benefits.

Plans will continue to provide information in their Open Season materials to their enrollees about where to find their SBC on their website as well as how to obtain a paper copy of the SBC. The plans may also have their SBC available at health fairs.

ELECTRONIC BROCHURES

We are continuing our Going Green initiative. We encourage you and your employees to continue using the electronic health plan brochures over the paper brochures. Agencies have responded positively to this effort and have shared our desire to help lower administrative costs and conserve natural resources. Remember that copies of all FEHB plan brochures are on our website at www.opm.gov/FEHBbrochures.

OPEN SEASON OPPORTUNITIES

During the annual Open Season, employees can take the actions listed below for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits (FEHB) Program.

- Enroll in a **flexible spending account** – a health care and/or dependent care account, under the FSAFEDS Program. Unlike with other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** carry over from year to year.

NOTE:

- The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account is \$2,500 for the 2015 Benefit Period.
 - The maximum annual election for a Dependent Care Flexible Spending Account is \$5,000 for the 2015 Benefit Period.
 - The minimum election for the flexible spending accounts has changed from \$250 to \$100 for the 2015 Benefit Period.
- Enroll in, change, or cancel an existing enrollment in a **dental plan** under the FEDVIP Program.
 - Enroll in, change, or cancel an existing enrollment in a **vision plan** under the FEDVIP Program.
 - Enroll in, change, or cancel an existing enrollment in a **health plan** under the FEHB Program.

UPCOMING BALs

Through the BENEFITSINFO Listserv, you will receive BALs on the following topics in the upcoming months:

- **2014 Federal Benefits Open Season: 2014 Rider Information** - We will inform you how to order the *Guide to Federal Benefits*. Anticipated Issue Date: Late July
- **2014 Federal Benefits Open Season: Ordering and Distributing Materials** - We will inform you how to order and distribute Open Season materials including Program-specific materials. Anticipated Issue Date: Mid-September

- **2014 Federal Benefits Open Season: Conducting the Open Season** - We will provide you with information on counseling employees, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions. This BAL will include the *Federal Benefits FastFacts: The 2014 Federal Benefits Open Season is coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. This BAL will also include Open Season flyers and banners as well as Insurance Benefits flyers and Save Money On flyers. Anticipated Issue Date: Mid-to-Late September
- **2014 Federal Benefits Open Season: Significant Events** - We will provide information on significant events affecting certain plans in FEDVIP and the FEHB Program which you must communicate to your employees. Upon the announcement of the 2015 premium rates, we will release this BAL. Anticipated Issue Date: Late September (if there are any subsequent changes, we will issue a follow-up BAL in October)

As in the past, the 400 series will be dedicated to the Open Season. You can find BALs at www.opm.gov/retirement-services/publications-forms/benefits-administration-letters.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials to help employees consider and assess the various choices available to them as they make their Open Season benefits decisions. You are responsible for providing these educational materials to your employees. Please distribute these materials to employees and post them on your agency's intranet in mid-September.

1. Open Season Checklist - a list of items to help enrollees get ready for Open Season
2. Open Season Resources – a list of resources to help enrollees find specific benefits information
3. Frequently Questioned Services – a list of services that OPM often receives inquiries on as to how, or if, the items are covered under our benefit Programs
4. Circle ‘Round Your Benefits – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Please note that the 2014 Open Season information will be posted on our website, www.opm.gov/insure, by the first week in November.

WHERE TO GO FOR MORE INFORMATION

Visit our website at www.opm.gov/insure to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2015 in early October. You will find specific Federal Benefits Open Season information on this website by the first week in November.

If you have specific questions, please contact your agency's benefits officer. If you do not know who this person is, please go to <http://apps.opm.gov/abo> where you will find a list of agencies and their Headquarters Benefits Officers.

Sincerely,

John O'Brien
Director
Healthcare and Insurance