



Federal Benefits *FastFacts*

What to Consider During Federal Benefits Open Season (November 14 – December 12, 2022)

Open Season is the time of year when you can make decisions about your benefits under the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS).

Your current enrollment in FEHB and/or FEDVIP will continue automatically for 2023. You will be subject to any changes in premiums, benefits, and service areas.

Your enrollment in FSAFEDS does not automatically renew. If you want to participate, you must re-enroll for 2023.

We strongly recommend you evaluate your current enrollment status in the programs. Listed below are four basic questions to ask yourself. All are equally important and should be considered carefully.

1. What are my and/or my family's expected health care needs for 2023?

Here are some examples to consider for each program

FEHB: Am I expecting a new baby? Do I need surgery? Will my medication needs change?

FEDVIP: Do I only need routine dental care? Will I need a crown or a root canal? Does my child need braces? Do I need glasses and/or contact lenses? Am I considering laser vision correction surgery?

FSAFEDS: What are my out-of-pocket expenses going to be (deductibles, copays, coinsurances, day care and elder care expenses, over-the-counter drugs and medicines and other over-the-counter products)? Does my child need braces or use acne treatments? Will I send my children (under age 13) to a non-overnight summer camp next year?

Do not rely solely on this fact sheet.

Always refer to the individual plan brochures before making your final decision.

2. What benefits are available in 2023?

Once you have an idea of what services you may need, the next step is to determine what benefits the plans provide in 2023.

FEHB/FEDVIP: Are there plan limitations (number of visits or dollar maximums) which will result in out-of-pocket expenses? Are any services I may need not covered (such as chiropractic care or laser vision correction surgery)? What is my share of the cost of prescription drugs? If you are already enrolled, please review Section 2, “Changes for 2023” of your 2023 FEHB plan brochure for any benefit changes, and the “How We Have Changed for 2023” section of your 2023 FEDVIP brochure.

- What deductibles, copays, and coinsurances must I pay? Do I have enough coverage for extensive dental work? Do I have enough coverage for glasses, exams, contact lenses, or other vision services? Is my FEHB plan terminating or reducing coverage in my service area for the next contract year? If so, do I need to choose another health plan?

FSAFEDS: Should I enroll in a health care account and/or a dependent care account? How much should I contribute to my FSAFEDS account(s)?

3. How much will it cost?

Now that you have an idea of what services you may need and what types of benefits are provided by FEHB, FEDVIP, and/or FSAFEDS, the third consideration is cost.

Look at the 2022 premiums for the FEHB and/or FEDVIP plan you are already enrolled in or are considering enrolling in. You can find the premiums in the 2022 FEHB and FEDVIP brochures and on our [Open Season website](#).

Enrolling in FSAFEDS is free to you. You must decide how much to contribute from your salary, which you'll get back when you incur eligible expenses.

4. What do I do now?

Now that you have considered these questions, you can make more informed decisions about your benefit choices for 2023. If you want to participate in FSAFEDS for 2023, you must make a new election.

If you are satisfied with your FEHB plan and/or FEDVIP plan, you do not have to do anything. Your FEHB and/or FEDVIP enrollment(s) will continue for 2023. If you are not satisfied with your current enrollment status, please visit our [Open](#)

Do not rely solely on this fact sheet.

Always refer to the individual plan brochures before making your final decision.

[Season website](#) or contact your human resources office and look at the following resources to assist you in making decisions:

[FEHB Brochures](#)

[FEDVIP Brochures](#)

[FSAFEDS Brochures](#)

[OPM's Plan Comparison Tool](#)

Do not rely solely on this fact sheet.

Always refer to the individual plan brochures before making your final decision.