



**United States
Office of Personnel Management
Retirement and Insurance Service**

Benefits Administration Letter

Number: 97-402

Date: August 29, 1997

**Subject: 1997 Federal Employees Health Benefits (FEHB) Program Open Season:
Ordering and Distribution of Open Season Materials**

I. Overview

A. Open Season Materials.

Open season materials are prepared for use by employees and other FEHB enrollees during open season and throughout the year.

The following materials will be used during the 1997 open season:

1. **1998 Guide to Federal Employees Health Benefits Plans (FEHB Guides).** These booklets are prepared for various groups of enrollees. They contain a comparison chart giving general information about the plans and their premium rates, the FEHB Customer Satisfaction Survey results, and Information on which plans are accredited by the National Committee on Quality Assurance (NCQA). This year they will also include information about plans' Websites.
2. **Plan brochures.** These brochures are the statements of benefits, exclusions, and limitations.
3. **Materials for the visually-impaired.**
4. **SF 2809** (Health Benefits Registration Form).

B. Shipping and Packaging

Printing contractors will continue to use color-coded shipping labels to distinguish between FEHB Guides (goldenrod) and plan brochures (pink). FEHB Guides and

**Civil Service
Retirement
System**

**Federal Employees
Group Life
Insurance**

**Federal Employees
Health Benefits
Program**

**Federal Employees
Retirement
System**

plan brochures will be packaged in groups of 25 and boxed at up to 250 items per container.

II. FEHB Guides

A. Names and Numbers

1. **1998 Guide to Federal Employees Health Benefits Plans for Federal Civilian Employees (RI 70-1).** This Guide will be used by most employees. The rates shown are the enrollee's share of the biweekly and monthly premiums. [The corresponding Guide for Postal employees is RI 70-2.]
2. **1998 Guide to Federal Employees Health Benefits Plans for: Temporary Continuation of Coverage (TCC) and coverage under the Spouse Equity Law or similar statutes providing coverage to former spouses (RI 70-5).** This Guide shows the monthly premium rates for enrolled former spouses (total premium) and for persons eligible for TCC (total premium plus 2% administrative add-on).
3. **1998 Guide to Federal Employees Health Benefits Plans for certain temporary employees -- those eligible to enroll in FEHB under 5 U.S.C. 8906a (RI 70-8).** This Guide shows the full biweekly and monthly premium rates (without a Government contribution) for all plans.

B. How do agencies get the Guides?

We will arrange to have supplies of the FEHB Guides shipped to each agency's designated shipping points.

In addition, FEHB Guide RI 70-1 will be available for downloading and printing from both OPM ONLINE (202-606-4800) and our Website (<http://www.opm.gov/insure>).

C. How many do agencies get?

The quantity is based on information on the number of eligible employees provided to OPM by headquarters Insurance Officers.

As was done last year, for RI 70-1 and RI 70-8, the quantity is equal to 60% of the reported number of eligible employees.

D. What do agencies do with them?

RI 70-1 and RI 70-8 will **not** be printed in sufficient quantities to give a personal copy to each employee. Before open season begins, agencies must notify employees of the availability of RI 70-1 and RI 70-8. Employees should be given their agency contact to obtain copies of these Guides if they are considering making a change during open season.

Please note: In response to agencies' concerns, the RI 70-5 (for TCC/Spouse Equity enrollees) and the RI 70-8 (for temporary employees) will be printed on different color paper this year. The RI 70-5 will be on gray paper, the RI 70-8 on buff paper.

Agencies should hold a quantity of RI 70-1 and RI 70-8 in reserve for use during calendar year 1998. Throughout the year, agencies must give the appropriate FEHB Guide to new employees and others who become eligible to participate in the FEHB Program.

RI 70-5 will be printed in the same quantities as in the past. Agencies are responsible for distributing RI 70-5 to the former-spouse and TCC enrollees whose enrollments they maintain. (Those agencies for which the National Finance Center maintains these accounts do not have this responsibility.)

E. How do agencies order more?

Additional (limited) quantities will be available upon written request only from agency headquarters Insurance Officers **after** January 1, 1998. [OPM cannot fill orders for agency field offices. They must request additional stock from their agency headquarters Insurance Officers.]

The address is OPM/RIS, Forms Analysis and Design, Room 4H28, ATTN: RI-*[insert the number of the Guide being ordered]*, Washington, DC 20415-0001. Forms may also be ordered through email at the following address: RISFORMS@opm.gov.

Be sure to include an agency contact telephone number and the shipping address.

III. Plan Brochures

A. How do agencies get managed fee-for-service plan brochures?

Managed fee-for-service plans will ship a supply of their brochures to each agency's designated distribution points.

B. How do agencies get brochures for plans with a point of service product?

If the plan is a managed fee-for-service plan with a point of service product, the plan will ship a supply of their brochures to each agency's designated distribution points. If the plan is a health maintenance organization (HMO) with a point of service product, you must order plan brochures directly from the plans.

C. How do agencies get health maintenance organization plan brochures?

Agencies must order HMO brochures directly from the plans. Agencies will be provided with a list of plan contacts for this purpose.

The personnel official designated for each agency installation must determine the number of employees working at or serviced by the installation who are eligible to enroll in each HMO; i.e., the number of employees located in the plan's service area. The installation should then contact each plan and provide the plan with:

1. A conservative estimate of the number of eligible employees. (Be sure to include former spouse and TCC enrollees in this estimate.)
2. The address to which the plan should ship the brochures.

After receiving this information, the plan will ship a supply of brochures directly to the installation.

D. How many brochures do agencies get?

Managed fee-for-service plans are given a distribution list that shows the quantity they are to ship to each distribution point (generally 15% of the agency's eligible FEHB population). Each agency orders HMO, and HMO with a point of service product, brochures directly from the plans and should be sent a quantity equal to 15% of the number of eligible employees. This amount is computed by the plans at the time of shipment.

E. What should agencies do with them?

Each employee currently enrolled will receive a brochure from his or her plan, along with a notice of the plan's 1998 premium rates.

Agencies must keep a supply of brochures on hand for reference and for distribution to employees who decide to enroll or change plans. These brochures must be readily accessible to employees.

Agencies must maintain close control over the issuing of plan brochures. Employees should be permitted to take copies home for review. If an employee enrolls or changes health plans, he/she should keep the brochure for that plan. Other brochures should be returned promptly to the office.

Wherever possible, agencies must give their former-spouse and TCC enrollees the same access to brochures as employees. Agencies must tell their former-spouse and TCC enrollees how to obtain brochures and SF 2809 enrollment forms if they are interested in changing plans. If the employing office maintaining the enrollment is unable to fill a request for a brochure (e.g., if the enrollee is in an area not served by the plans for which the employing office has brochures), the individual should be advised to call the plan at the telephone number listed in the FEHB Guide.

F. How do agencies order more brochures?

Agencies must request additional brochures directly from the plans.

IV. MATERIAL FOR THE VISUALLY-IMPAIRED

A. What is available?

1. **1998 Guide to Federal Employees Health Benefits Plans for Federal civilian employees (RI 70-10).** The content of this booklet is the same as the RI 70-1, but it is printed in large type on 11 x 17 inch paper.
2. **1998 fee-for-service plan cassette tapes for visually-impaired employees.** These are tone-indexed cassette tapes of the brochures for the open fee-for-service plans.
3. All of the information in the FEHB Guides, as well as each health plan brochure, is available on our Website and on our Bulletin Board System in electronic formats suitable for the visually-impaired. Cassette tapes are available from the plans (see below).

B. How do agencies get RI 70-10?

OPM will arrange to have supplies of RI 70-10 shipped to each agency's headquarters distribution points based on the quantities indicated by headquarters Insurance Officers in May. This amount should be sufficient for open season use, as well as for distribution to visually-impaired employees who become eligible to enroll during 1998.

Additional copies may be ordered in writing by the agency headquarters Insurance Officer. The address is OPM/RIS, Forms Analysis and Design, Room 4H28, ATTN: RI 90-10, Washington, DC 20415-0001, or FAX the order to 202-606-0910. You may also order through email at RISFORMS@opm.gov.

Be sure to include an agency contact, telephone number, and the shipping address.

C. How do agencies get cassette tapes?

Cassette tapes will be available directly from the plans. A list of plan contacts to use for ordering the tapes is attached.

D. Agency Responsibilities

All Federal agencies at the headquarters and installation levels should take steps to seek out visually-impaired employees and to let them know that the large-print FEHB Guide, the cassette tapes, and OPM Web site/OPM ONLINE are available.

V. SF 2809 (HEALTH BENEFITS REGISTRATION FORM)

A. How do agencies order?

Agencies must order SF 2809 directly from General Services Administration (GSA) supply centers, just as they order other OPM-issued Standard Forms. SF 2809 is

available from GSA/Federal Supply Service using the normal FEDSTRIP/MILSTRIP procedures. Contact your purchasing or acquisitions office for your agency's procedures.

SF 2809 is **not** available from GSA Customer Service Centers or from OPM.

Note: Agencies whose employees have access to Employee Express to make open season changes should keep this in mind when determining how large a supply of SF 2809 they need to order.

B. What is the cost?

The National Stock Number (NSN) for SF 2809 is 7540-01-231-6227; the price is approximately \$12.00 per hundred. The August 1992 edition is the **only** version that can be used.

C. What should agencies do with the form?

Agencies must keep sufficient quantities of SF 2809 available to handle requests, both during open season and throughout the year. The form should be given to employees and former spouse and TCC enrollees who are enrolled in plans that will not be participating in the FEHB Program after December 31, 1997.

VI. PREMIUM RATES

OPM announces premium rate changes each year in a news release. Agency payroll offices, however, must not use these rates to update their payroll systems. OPM's Office of Financial Control and Management will issue a Payroll Office Letter giving the official enrollee withholding rates and Government contribution rates and other information relevant to payroll offices.

The Payroll Office Letter will also provide agencies with information on obtaining a PC-compatible floppy disk containing the 1998 FEHB rates.



Abby L. Block, Chief

Insurance Policy
and Information Division

Attachment

Open Fee-for-Service Plan Audio Cassette Coordinators

| Plan | Contact | Phone | FAX |
|---------------|-----------------|--------------|--------------|
| BCBS | Paula Spurway | 202-942-1274 | 202-942-1265 |
| Alliance | Larry Lindsey | 202-939-6369 | 202-939-6389 |
| APWU | Carroll Midgett | 301-622-5554 | 301-622-5591 |
| GEHA | Jane Overton | 816-257-3330 | 816-257-3233 |
| Mail Handlers | Mary Beth Lynch | 301-517-2059 | 301-517-2127 |
| NALC | Dave Lorenz | 703-729-4677 | 703-729-8109 |
| Postmasters | Linda Griffin | 703-683-1664 | 703-683-2937 |