

## Federal Benefits

### *FastFacts*

#### The 2014 Federal Benefits Open Season is Coming!

➤ **What is Open Season?** It is the time for you to think about your health, dental, vision, and tax-saving needs and to make changes to or enroll in one of the Programs. The Programs that participate in the annual Open Season are the following:

\* **Federal Flexible Spending Account Program (FSAFEDS),**

\* **Federal Employees Dental and Vision Insurance Program (FEDVIP),** and

\* **Federal Employees Health Benefits (FEHB) Program.**

➤ **Why should you care?** Open Season is the time to make elections you usually can't make any other time of the year. All health or dental or vision plans are not alike. Open Season is about exercising your right of choice. Failure to consider your health plan choices could leave you without the health care services or supplies you need or with a premium you can't afford. Dental and/or vision coverage can fill in the gaps of any coverage you now have or pay for services you now don't get. A flexible spending account lets you save money and pay less tax.

➤ **Can you sit out this Open Season and do nothing?**

\* If you are already enrolled in **FEDVIP** and **FEHB**, those enrollments **will** continue automatically although benefits and premiums may change.

(Also, be sure to check that your plan is still participating.) If you do nothing this Open Season and are later unhappy with your 2015 benefits or premiums, you cannot cancel or change your enrollment until the next Open Season.

\* If you already have an **FSAFEDS** account, it **will not** continue automatically: you **must** re-enroll.

➤ **What are some things you should think about this Open Season?**

#### **FSAFEDS**

\* There are 3 accounts from which to choose - a dependent care account, a health care account, and a limited expense health care account.

\* Participating lowers your taxable income.

\* You can pay for your **FEDVIP** and **FEHB** copays and deductibles.

\* Not open to retirees.

#### **FEDVIP**

\* Your coverage will continue into retirement automatically, without a 5-year enrollment requirement, if you retire on an immediate annuity.

\* Participating dental and vision providers may be different from your health plan's providers.

\* You can cancel your coverage only during Open Season, or deployment to active military duty.

\* **FEDVIP** always pays benefits secondary to your **FEHB** insurance;

\* You can submit copays and deductibles to your **FSA** account.

#### **FEHB**

\* You must be covered by the Program for the 5 years of service immediately before retiring to continue **FEHB** coverage into retirement.

**Open Season runs from November 10 through December 8, 2014.  
You can find 2015 plan information on our website by the first week in November.**

\* There are no waiting periods and no pre-existing condition limitations under **FEHB**, even if you change plans.

\* There are many choices under **FEDVIP** and **FEHB** to meet your needs.

\* You may enroll in **FSAFEDS** and/or **FEDVIP** whether or not you are already enrolled in **FEHB**.

➤ **How much do these Programs cost?**

\* For **FSAFEDS**, you pay nothing. Go to [www.FSAFEDS.com](http://www.FSAFEDS.com) to see how much you may contribute.

\* You can find 2015 **dental** rates at [www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums](http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums).

\* You can find 2015 **vision** rates at [www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums](http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums).

\* You can find the 2015 **health** insurance rates at [www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/](http://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/).

➤ **Where can you find more detail on the choices available to you?**

\* For **FSAFEDS** go to [www.FSAFEDS.com](http://www.FSAFEDS.com), the *2015 Guide to Federal Benefits*, the FSAFEDS Program Brochure or call 1-877-372-3337.

\* For **FEDVIP** go to [www.opm.gov/healthcare-insurance/dental-vision](http://www.opm.gov/healthcare-insurance/dental-vision) or

[www.opm.gov/healthcare-insurance/dental-vision/reference-materials](http://www.opm.gov/healthcare-insurance/dental-vision/reference-materials), the *2015 Guide to Federal Benefits*, or the 2015 Plan brochures.

\* For **FEHB** information go to [www.opm.gov/healthcare-insurance/healthcare/](http://www.opm.gov/healthcare-insurance/healthcare/) or [www.opm.gov/healthcare-insurance/healthcare/reference-materials](http://www.opm.gov/healthcare-insurance/healthcare/reference-materials), the *2015 Guide to Federal Benefits*, or the 2015 Plan brochures.

➤ **How do I make an Open Season election?**

\* **Flexible spending accounts** under **FSAFEDS** (employees only): go to [www.FSAFEDS.com](http://www.FSAFEDS.com) or call 1-877-372-3337 or TTY 1-800-952-0450.

\* **Dental or vision** under **FEDVIP**: everyone - go to [www.BENEFEDS.com](http://www.BENEFEDS.com) or call 1-877-888-3337, TTY 1-877-889-5680.

\* **FEHB**: Employees - use the Health Benefits Election Form (SF 2809) or use an online self-service system; your agency's human resources office can help you.

Retirees - go to Open Season Online at <https://retireefehb.opm.gov> or call Open Season Express at 1-800-332-9798, TTY 1-855-887-4957.

➤ **Where can I find additional information?**

- \* Visit [www.opm.gov/openseason](http://www.opm.gov/openseason);
- \* Find us on Facebook at [www.facebook.com/fedbenefits](http://www.facebook.com/fedbenefits);
- \* Follow us on Twitter at <https://twitter.com/insurefeds>; or
- \* See your Human Resources Office.

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