



Benefits Administration Letter

Number: 10-401

Date: July 28, 2010

Subject: 2010 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2010 Open Season Benefits Administration Letters (BAL). This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 8, 2010 through Monday, December 13, 2010**. Please ensure your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

On April 19, 2010, OPM issued a proposed regulation in the Federal Register (Vol. 75, No. 74 page 20,314) to change the Federal Benefits Open Season dates to November 1st through November 30th of each year. If this proposed regulation is finalized, the change in Open Season dates would begin with the 2011 Open Season for the 2012 plan year.

We will issue guidance on how the new health reform law affects the Federal benefit programs in subsequent BALs.

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 Program (FEHB).

1. 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 year to year.
2. Enroll in, change, or cancel an existing enrollment in a dental plan under the FEDVIP Program.
3. Enroll in, change, or cancel an existing enrollment in a vision plan under the FEDVIP Program.
4. 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:

1. Federal Benefits Open Season: 2010 Rider Information - We will inform you how to order the *Guide to Federal Benefits*. Anticipated Issue Date: Second week of August
2. 2010 Federal Benefits Open Season: Ordering and Distribution of Material -We will inform you how to order and distribute Open Season materials including Program-specific materials. Anticipated Issue Date: Early September
3. 2010 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 also include the *Federal Benefits FastFacts: The 2010 Federal Benefits Open Season is coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. Anticipated Issue Date: Mid-September
4. 2010 Federal Benefits Open Season: Significant Events - We will provide information on significant events affecting certain plans which you must communicate to your employees. We will start issuing significant events biweekly via the BenefitsInfo listserv beginning mid-September. You will receive the full BAL in mid-October.

As in the past, the 400 series will be dedicated to the Open Season. You can find BALS at www.opm.gov/retire/pubs/bals/index.asp.

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 2011 in mid-September. You will find specific Federal Benefits Open Season information on this website beginning in mid-October. We are creating a checklist of items for employees to consider prior to the start of Open Season. We will provide this to you to distribute to your employees prior to Open Season.

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,

William Zielinski
Associate Director
for Retirement and Benefits