



## ***Benefits Administration Letter***

**Number: 11-401**

**Date: July 29, 2011**

### **Subject: 2011 Federal Benefits Open Season: Announcement**

Welcome to the first in our series of 2011 Open Season Benefits Administration Letters (BAL). This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 14, 2011 through Monday, December 12, 2011**. 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 on miscellaneous FEHB Program changes in the Federal Register (Vol. 75, No. 74 page 20314). One proposed change was to make the Federal Benefits Open Season dates November 1<sup>st</sup> through November 30<sup>th</sup> of each year. The final regulation (Federal Register Vol. 75, No. 236 page 76615) **does not** change the dates of Open Season. The dates of the Federal Benefits Open Season will continue to be from the Monday of the second full workweek in November through the Monday of the second full workweek in December.

### **ELECTRONIC BROCHURES**

In our Going Green initiative, we are encouraging the use of 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](http://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.

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: 2011 Rider Information - We will inform you how to order the *Guide to Federal Benefits*. Anticipated Issue Date: First week of August
2. 2011 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. 2011 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 2011 Federal Benefits Open Season is Coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. Anticipated Issue Date: Mid-September
4. 2011 Federal Benefits Open Season: Significant Events - We will provide information on significant events affecting certain plans which you must communicate to your employees. Upon the announcement of the 2012 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/retire/pubs/bals/index.asp](http://www.opm.gov/retire/pubs/bals/index.asp).

### **PRE-OPEN SEASON MATERIALS**

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. 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 2012 Plan information will be posted on our website, [www.opm.gov/insure/openseason](http://www.opm.gov/insure/openseason), beginning in early November.

#### **WHERE TO GO FOR MORE INFORMATION**

Visit our website at [www.opm.gov/insure](http://www.opm.gov/insure) to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2012 in early October. You will find specific Federal Benefits Open Season information on this website beginning in early 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