Federal Benefits

FastFacts

The 2012 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 2013 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 before retiring to continue FEHB.

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coverage into retirement.

* 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 go to www.FSAFEDS.com to see how much you may contribute.


* You can find 2013 vision rates at www.opm.gov/insure/vision/rates.

* You can find the 2013 health insurance rates at www.opm.gov/insure/health/rates.

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

* For FSAFEDS go to www.FSAFEDS.com, the 2013 Guide to Federal Benefits, the FSAFEDS Program Brochure or call 1-877-372-3337.


* For FEHB information go to www.opm.gov/insure/health, the 2013 Guide to Federal Benefits, the 2013 Plan brochures or www.opm.gov/FEHBbrochures.

➢ How do I make an Open Season election?

* Flexible spending accounts under FSAFEDS (employees only): go to 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 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/insure/openseason;

* Find us on Facebook at www.facebook.com/fedbenefits;

* Follow us on Twitter at http://twitter.com/FedEmployeeBen; or

* See your Human Resources Office.

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