

## **Attachment 1: Inform Employees and Provide Information about the Federal Benefits Open Season**

### **COMMUNICATION**

#### **1. Build awareness of the upcoming Open Season.** Employees need to know:

- ✓ The dates of Open Season (November 10 – December 8, 2014);
- ✓ The Programs participating in Open Season (FSAFEDS, FEDVIP, and FEHBP);
- ✓ A brief description of FSAFEDS, FEDVIP, and FEHBP;
- ✓ What decisions they can/must make;
- ✓ Where they can find additional information about the Programs; and
- ✓ The effective date of employees' Open Season changes.

Start your awareness campaign early (such as the beginning of October) and follow through with consistent messages.

#### **2. Inform employees.** You can do this in various ways. Here are some examples:

- ✓ Send an email to all employees. Please include the following attachments in your Open Season announcement:
  - Attachment 3: FSAFEDS Program flyer;
  - Attachment 4: Going Green – View Your FEHB Brochure Online or Contact Your Plan for a Paper Brochure;
  - Attachment 5: Open Season *FastFacts* “*The 2014 Federal Benefits Open Season is Coming!*”;
  - Attachment 6: Open Season *FastFacts* “*What to Consider During the Federal Benefits Open Season*”;
  - Attachment 7: Insurance Benefits Flyers - one-page summaries of the insurance benefits of the Federal Benefits Programs (FSAFEDS, FEDVIP dental, FEDVIP vision, FEHB Program, Federal Employees' Group Life Insurance (FEGLI) Program, and Federal Long Term Care Insurance Program (FLTCIP)); and
  - Attachment 8: Save Money On... Flyers - these flyers show how FSAFEDS, FEDVIP, and FEHBP work together to save employees money.
- ✓ Distribute flyers to employees (this is a great way to reach employees who don't have easy access to the Internet). The flyers can include:
  - Attachment 3: FSAFEDS Program flyer;
  - Attachment 4: Going Green – View Your FEHB Brochure Online or Contact Your Plan for a Paper Brochure;

- Attachment 5: Open Season *FastFacts* “*The 2014 Federal Benefits Open Season is Coming!*”;
  - Attachment 6: Open Season *FastFacts* “*What to Consider During the Federal Benefits Open Season*”;
  - Insurance Benefits Flyers (Attachment 7) - one-page summaries of the insurance benefits of the Federal Benefits Programs (FSAFEDS, FEDVIP dental, FEDVIP vision, FEHB Program, Federal Employees' Group Life Insurance (FEGLI) Program, and Federal Long Term Care Insurance Program (FLTCIP)); and
  - Save Money On... Flyers (Attachment 8) - these flyers show how FSAFEDS, FEDVIP, and FEHB work together to save employees money.
- ✓ Post Open Season notices, flyers, and banners in hallways, cafeterias, and break rooms.
  - ✓ Put the dates of Open Season (November 10 – December 8, 2014) on a footer on each email you and your human resources office staff send to employees starting now through December 8, 2014 (whether the email specifically concerns Open Season or not). Encourage agency supervisors to do the same. Your IT staff may be able to make this footer automated, and apply it to only internal emails.
  - ✓ Add reminders to earnings and leave statements.
  - ✓ Publicize Open Season information on your agency's intranet site.
  - ✓ Remind employees they will need their password for the BENEFEDS (FEDVIP enrollment website) and FSAFEDS websites.
  - ✓ If your agency uses an online service system for FEHB enrollment changes (e.g., Employee Express or MyPay), remind employees they need their password to access the system.
  - ✓ Broadcast to your employees who they can contact internally for help.

**TIP:** If you are in a field office and you do not know who your agency benefits officer at the headquarters level is, please go to <http://apps.opm.gov/abo>.

**TIP:** Don't assume employees know the dates of Open Season, how to make changes, or where to go if they have questions. Each year, OPM receives numerous calls and emails asking for this information. You must make sure Open Season information reaches employees.

## **MATERIAL**

It is the responsibility of the agency benefits officer at the headquarters level to provide Open Season information to the employees in the agency and guidance/information to the benefits officers in field offices.

**Ensure you have enough Open Season material.** You can find detailed information about ordering and distributing materials in Benefits Administration Letter (BAL) 14-403 at

[www.opm.gov/retirement-services/publications-forms/benefits-administration-letters](http://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters). However, almost all materials are available online at [www.opm.gov/openseason](http://www.opm.gov/openseason).

1. **Open Season *FastFacts*.** A summary of important Open Season information is contained in the following two *FastFacts* created specifically for Open Season available on our website at [www.opm.gov/healthcare-insurance/fastfacts](http://www.opm.gov/healthcare-insurance/fastfacts); the Open Season *FastFacts* “*The 2014 Federal Benefits Open Season is Coming!*” and the Open Season *FastFacts* “*What to Consider During the Federal Benefits Open Season.*”
2. **2015 Guide to Federal Benefits.** A complete listing of all the plans that participate in the health (FEHB) and dental/vision (FEDVIP) programs, an explanation of the Federal Flexible Spending Account Program (FSAFEDS), and important enrollment information. Instructions for ordering the Guide were provided in BAL 14-402 Open Season Rider Information at [www.opm.gov/retirement-services/publications-forms/benefits-administration-letters](http://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters). Please check with your agency benefits officer at the headquarters level to obtain copies. The online version is available at [www.opm.gov/healthcare-insurance/healthcare-plan-information/guides](http://www.opm.gov/healthcare-insurance/healthcare-plan-information/guides).
3. **FSAFEDS, FEDVIP, and FEHB brochures and flyers.**
  - You obtain FSAFEDS brochures at [www.FSAFEDS.com](http://www.FSAFEDS.com).
  - You obtain FEDVIP brochures from the plans directly. You can find FEDVIP plan contact information in BAL 14-403 at [www.opm.gov/retirement-services/publications-forms/benefits-administration-letters](http://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters). Dental plan brochures are also available at [www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Dental-Overview](http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Dental-Overview). Vision plan brochures are also available at [www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Vision-Overview](http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Vision-Overview).
  - The ordering process for paper FEHB Fee-for-Service (FFS) health plan brochures is finished. If you did not order paper copies of FFS health plan brochures, you can access these brochures at [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures). You may request FEHB health maintenance organization (HMO) or high deductible/consumer driven health plan (HDHP/CDHP) brochures by contacting those plans directly. You can find FEHB plan contact information in BAL 14-403 at [www.opm.gov/retirement-services/publications-forms/benefits-administration-letters](http://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters). All health plan brochures are also available electronically at [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures).

**\*\* A note about distributing paper copies of FFS health plan brochures:** health plans and field offices alike report that boxes of health plan brochures go to waste because they are inadequately distributed once they reach your designated distribution points. This action denies employees health plan material to make an informed decision and adds costs to the FEHB Program. Agency headquarters must ensure proper distribution of all health plan brochures including FFS and HMO plan brochures.

4. **Open Season Facebook page and Twitter.** If employees cannot access these resources from work, please still distribute the links to them so they can view this information from home if they wish.
  - Facebook: [www.facebook.com/fedbenefits](http://www.facebook.com/fedbenefits)
  - Twitter: <https://twitter.com/insurefeds>

5. **Significant Changes Benefits Administration Letter (BAL 14-405).** Employees must be notified promptly when their plan either terminates from one of the Programs or reduces its service area. You are responsible for monitoring employees who are covered by these terminating plans or service area reductions with terminating enrollment codes and for following up with those who have not submitted a change of enrollment *before* the end of Open Season. ***If they do not make a plan change, they will be left without coverage!***

You will receive **BAL 14-405 2014 Federal Benefits Open Season: FSAFEDS, FEDVIP and FEHB Program Significant Changes** shortly. Please share this information immediately with your employees when you receive it.

**TIP:** Distribute the listserv notices of the significant changes and BAL 14-405 to all employees so they can check to see whether their plan or service area will continue to participate in the **FEHB** Program in 2015. In addition, BAL 14- 405 will include two FSAFEDS significant changes.

## **OPEN SEASON FAIRS**

1. **Strength in numbers.** Employees find Open Season fairs a valuable resource for getting Open Season information. If your agency has a small number of employees, consider partnering with other agencies in your area or with a Federal Executive Board to host an Open Season fair. The plans in the Programs usually receive more requests to attend Open Season fairs than they can accommodate, so be creative. Employees value talking with plan representatives face-to-face, but you must advertise the event early and often to attract as many employees as possible.
2. **Assure equal access for FSAFEDS, FEDVIP, and FEHB plans.** Open Season fairs in some locations – with or without agency human resources on site – are organized and hosted by participating FEDVIP and FEHB plans. While this circumstance may be necessary, no one plan can be allowed to dominate an Open Season fair to the detriment of other participating plans. OPM works to ensure a level playing field for FSAFEDS, FEDVIP, and FEHB, and this spirit should prevail at Open Season fairs too.
3. **FSAFEDS.** Please contact Bart Turney at ADP, the administrator of **FSAFEDS**, at [fsafeds-hr@adp.com](mailto:fsafeds-hr@adp.com) to request free **FSAFEDS** marketing materials and/or participation at your benefit fairs.
4. **FEDVIP and FEHB.** Find plan contact information in Attachments 3-7 of BAL 14-403. Carrier representatives are expected to confine their presentations to benefit provisions and claims procedures of the specific plan they represent. Attachment 3 in BAL 14-403 has FEDVIP plan contacts for organizing health fairs. Attachment 7 in BAL 14-403 has FEHB plan contacts for organizing open season fairs.

**TIP:** A number of carriers participate both in the **FEDVIP** and **FEHB** programs. While a single representative may distribute information for both programs, this information cannot be bundled or presented in such a way that the member is led to believe he/she is purchasing a “package deal.”

5. **Companies not approved by OPM.** You may be contacted by insurance companies that do not participate in any of the Federal benefits programs we administer but wish to sell other types of “supplemental” policies to Federal employees. These companies sometimes send marketing material and ask that you distribute it. They may ask to be invited to the agency’s benefit fairs or even show up uninvited.

OPM has no authority to allow or disallow participation in agency Open Season benefit fairs. However, we are not in favor of allowing these companies to attend because it may dilute the messages of the Federal Benefits Open Season. Employees may interpret their participation as evidence your agency supports their product or that it has the backing of the Federal Government. For these reasons, you may wish to limit access to your premises to plans that actually participate in **FEDVIP** or **FEHB** (i.e., those plans listed in the *2015 Guide to Federal Benefits*) and representatives of **FSAFEDS** and **Federal Long Term Care Insurance Program (FLTCIP)**.

**TIP:** Although **FLTCIP** does not participate in this annual Open Season, you can apply for coverage at any time using the full underwriting application. You may wish to include information on the Program at your benefit fairs. Please contact Long Term Care Partners, the administrator of **FLTCIP**, at [materials@ltcpartners.com](mailto:materials@ltcpartners.com) to request materials and/or participation at your benefits fair. If you have questions, please contact your **FLTCIP** account manager directly by visiting [www.ltcfeds.com/abo](http://www.ltcfeds.com/abo).

6. **Be supportive.** Ensure your agency’s managers allow their employees time away from their duties to attend Open Season fairs. The fairs are an excellent source for employees to obtain the information necessary to make informed benefit choices.

## **EMPLOYEE ENROLLMENT OPPORTUNITIES**

### **1. Enroll in FSAFEDS, FEDVIP, and FEHB.**

- An eligible employee who is not enrolled may enroll.
- **An eligible employee who wants an FSAFEDS account in 2015 must enroll in FSAFEDS during Open Season.** Current participants **MUST** re-enroll each year if they want to continue participation. Enrollments **DO NOT** carry forward from year to year.
- Enrollment in **FEDVIP** and **FEHB** automatically continues year to year.
- An eligible employee who enrolls in **FEDVIP** cannot waive premium conversion. When employees enroll in **FEDVIP**, they agree to pre-tax deductions.
- An eligible employee who enrolls in **FEHB** may waive participation in premium conversion; **otherwise, participation in premium conversion is automatic.**

**Note: The Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long Term Care Insurance Program (FLTCIP) do not participate in the annual Federal Benefits Open Season. Eligible employees can newly enroll in the FEGLI Program and current enrollees who do not have the maximum amount of FEGLI coverage can increase existing FEGLI coverage by either providing satisfactory medical information (as long as it has been one year since they last waived FEGLI coverage) or if they make an election within 60 days of experiencing a FEGLI-specific qualifying life event (QLE). The form to use for the medical request is the SF 2822 "Request for Insurance." Enrollees can reduce FEGLI coverage at any time (unless the coverage is assigned).**

Eligible employees and qualified relatives can apply for coverage under **FLTCIP** at any time using the full underwriting application. Additional information on both **FEGLI** and **FLTCIP** is available at [www.opm.gov/insure](http://www.opm.gov/insure).

## **2. Change enrollment or cancel enrollment in FSAFEDS, FEDVIP, and FEHB**

- For **FSAFEDS**, current participants must re-enroll if they want to participate for 2015 or they can choose to do nothing and their FSAFEDS coverage will end with the 2014 Benefit Period.
- For **FEDVIP** and **FEHB**, an enrollee may change from one plan or option to another or change enrollment type.
- For **FEDVIP** and **FEHB**, an enrollee may cancel his or her enrollment.
- An enrollee who currently participates in **FEHB** premium conversion may waive participation, or if he/she had previously waived premium conversion, may begin participation.

**Note:** Please inform employees who are canceling their FEHB enrollment that the cancellation may affect their ability to meet the 5-year requirement for continuing FEHB into retirement. There is no 5-year requirement to continue FEDVIP into retirement.

## **OPEN SEASON EFFECTIVE DATES**

### **1. FSAFEDS**

- **For enrollment during Open Season**, the effective date is Thursday, January 1, 2015.
- An eligible employee who wants an FSAFEDS account in 2015 must enroll in FSAFEDS during Open Season. Current participants **MUST** re-enroll each year if they want to continue participation. Enrollments **DO NOT** carry forward from year to year.

## 2. **FEDVIP**

- **From not enrolled to enrolled, or an enrollment change**, the effective date is Thursday January 1, 2015.
- **For cancellation**, the effective date is December 31, 2014.
- The Plan year under FEDVIP is January 1 through December 31.

## 3. **FEHB**

- **From not enrolled to enrolled**, the effective date is the first day of the first pay period that begins on or after Thursday, January 1, 2015 and which follows a pay period during any part of which the employee is in pay status.
- **For enrollment change**, the effective date is the first day of the first pay period which begins on or after Thursday, January 1, 2015 regardless of whether the employee is in pay status during the preceding pay period.
  - For most non-postal employees, the effective date is Sunday, January 11, 2015.
  - For U.S. postal employees, the effective date is Saturday, January 10, 2015.
  - For compensationers under the Office of Workers' Compensation Programs (OWCP), the effective date is Sunday, January 11, 2015.
- **For premium conversion change in election**, the effective date is the first day of the pay period that begins on or after Thursday, January 1, 2015.
  - For most non-postal employees, the effective date is Sunday, January 11, 2015.
  - For U.S. postal employees, the effective date is Saturday, January 10, 2015.
  - For compensationers under the Office of Workers' Compensation Programs (OWCP), the effective date is Sunday, January 11, 2015.
- **For cancellation**, the effective date is at the end of the day before the first day of the first pay period that begins in 2015.
  - For most non-postal employees, the cancellation date is Saturday, January 10, 2015.
  - For U.S. postal employees, the cancellation date is Friday, January 9, 2015.
  - For compensationers under the Office of Workers' Compensation Programs (OWCP), the cancellation date is Saturday, January 10, 2015.