The <u>Federal Benefits Open Season</u> runs from Monday, November 12 – Monday, December 10, 2018. During this period, you have the opportunity to enroll, change plans or cancel enrollment for the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP). You also have the opportunity to re-enroll or newly enroll in the Federal Flexible Spending Account (FSAFEDS) Program. Please review the chart below to learn more about your options during this Open Season.

Please note that the 2018 Open Season information (i.e. premiums, plan brochures) will be posted on our website at <u>www.opm.gov/openseason</u> by early November.

|        | What are my Open Season options?  | What if I do<br>nothing?  | What should I know?  | How do I make a change?   | Effective Date<br>of enrollment<br>or change   |
|--------|---|---|--|---|--|
| FEHB   | <ul> <li>Enroll</li> <li>Change plans</li> <li>Change<br/>enrollment<br/>options (to Self,<br/>Self Plus One, or<br/>Self and Family)</li> <li>Cancel coverage</li> </ul> | Your current<br>coverage will<br>automatically<br>continue. You only<br>need to change<br>plans if your plan<br>has ended<br>coverage in your<br>area or your plan is<br>terminating<br>participation in the<br>FEHB Program. | Visit<br>www.opm.gov/openseason  | www.opm.gov/healthcare-<br>insurance/healthcare/enrollment/   | The first day of<br>the first pay<br>period that<br>begins on or<br>after January 1,<br>2019 and which<br>follows a pay<br>period during<br>any part of<br>which you (if<br>an employee)<br>are in pay<br>status |
| FEDVIP | <ul> <li>Enroll</li> <li>Change plans</li> <li>Change<br/>enrollment<br/>options (to Self,<br/>Self Plus One, or<br/>Self and Family)</li> <li>Cancel coverage</li> </ul> | Your current<br>coverage will<br>automatically<br>continue. You do<br>not need to take<br>any action if you<br>are satisfied with<br>your current<br>FEDVIP plan.   | New in 2019, FEDVIP eligibility<br>has been extended to many<br>retired uniformed service<br>members and their families,<br>and family members of active<br>duty uniformed service<br>members.<br>Visit <u>www.benefeds.com</u> for<br>more information about<br>eligibility and enrollment. | www.benefeds.com or call <b>877-</b><br><b>888-FEDS</b><br>(877-888-3337)<br>Customer Service is open Monday<br>through Friday from 9 a.m. to 7<br>p.m. ET. | January 1, 2019  |

|         | What are my Open Season options?  | What if I do<br>nothing?  | What should I know?  | How do I make a change?   | Effective Date<br>of enrollment<br>or change |
|---------|---|---|--|---|--|
| FSAFEDS | <ul> <li>Enroll/Reenroll in<br/>Health Care FSA<br/>(HCFSA), Limited<br/>Expense Health<br/>Care FSA (LEX<br/>HCFSA), and<br/>Dependent Care<br/>FSA (DCFSA)</li> <li>Increase or<br/>decrease your<br/>election</li> </ul> | Your election will<br><b>not</b> automatically<br>continue. You<br>must reenroll to<br>continue your<br>account(s) for the<br>next benefit year.<br>NOTE: A condition<br>of being eligible to<br>carry over up to<br>\$500 from this plan<br>year's HCFSA or<br>LEX HCFSA is re-<br>enrolling in either<br>of these two plans<br>in the subsequent<br>year.<br>DCFSAs are<br>ineligible for<br>carryover. | Visit <u>www.fsafeds.com</u><br>Currently the minimum annual<br>election amount for all<br>FSAFEDS accounts is \$100. The<br>contribution maximum for the<br>Health Care or Limited<br>Expense Health Care FSAs is<br>\$2,700 per participant. The<br>maximum for the Dependent<br>Care FSA is \$5,000 per family.<br>The potential contribution<br>maximums for Flexible<br>Spending Accounts are<br>determined by the Internal<br>Revenue Service and are<br>subject to change. If FSAFEDS<br>adopts new maximums,<br>notification will be provided<br>on<br>www.opm.gov/openseason. | www.fsafeds.com or call 877-<br>FSAFEDS (877-372-3337)<br>Benefits Counselors are available<br>Monday through Friday from 9<br>a.m. until 9 p.m. Eastern Time.<br>Verify your account login now to<br>save time when you're ready to<br>make your 2019 elections. Visit<br>www.FSAFEDS.com, enter your<br>Username and Password, and<br>select "LOG IN." If you don't<br>remember your Username and/or<br>Password, select "Forgot<br>Username or Password?" for<br>assistance. | January 1, 2019                              |

If you have questions about Federal Benefits Open Season or any other questions about your benefits, contact (please insert here your agency benefit office contact information).