

Attachment 3: Advise Employees on the Federal Benefits Programs

Advise Employees

1. Specific Program questions. Please answer your employees' questions concerning eligibility, premium conversion, or the application of law and regulations to particular circumstances. 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 coverage into retirement.

2. Benefit questions. For FSAFEDS questions, please refer the employees to the FSAFEDS website at www.FSAFEDS.com or call 1-877-FSAFEDS (372-3337).

Refer employees to the actual FEDVIP or FEHB plan brochures for specific information on FEDVIP or FEHB benefits. If the answers cannot be found in the brochures, instruct the employee to contact the plan directly. **Do not refer employees to the plans if their questions concern subjects other than benefits.**

3. Plan Comparison Tool. For Open Season 2018, the Plan Comparison Tool is available at www.opm.gov/FEHBcompare for eligible FEHB members to use when shopping for a health plan.

OPM has improved the FEHB Plan Comparison Tool by enhancing the presentation of Health Savings Account and Health Reimbursement Arrangement information for High Deductible Health Plans and Consumer Driven Health Plans, and by allowing users to print comparison tool results through browsers without web page headers and footers. We have also added a new, easy-to-find column displaying the three-character enrollment code, making it easier for employees to complete requests to change enrollment.

Enrollment

1. Provide information on how to enroll, change, or cancel coverage and direct employees to the correct enrollment procedures for each program:

- **FSAFEDS** – visit www.FSAFEDS.com or call 1-877- FSAFEDS (372-3337). Enrollment in FSAFEDS **does not** carry over from year to year. If employees want to participate in FSAFEDS for 2019, they **must** make a new election.
- **FEDVIP** – visit www.BENEFEDS.com – enrolling online involves two steps:
 1. Create a BENEFEDS.com account by providing demographic and employment information. This is a one time action to create the employee's account. If the employee is already enrolled in FEDVIP, he/she already has a BENEFEDS.com account.

2. Enroll. Employees may enroll in one dental plan and/or one vision plan. Employees must complete the enrollment section for each plan in which they want to enroll. If they are already enrolled, that enrollment automatically continues and they do not need to enroll again unless they want to make a change.

Employees without computer access may contact BENEFEDS by phone at 1-877-888-3337.

If you have employees with absolutely no phone and no internet access during all of Open Season, please contact BENEFEDS at BENEFEDSPortal@opm.gov and they can make arrangements for enrollments.

Note: Employees **cannot** enroll, change, or cancel their enrollment in a FEDVIP plan using the SF 2809 or through an agency electronic enrollment system.

FEDVIP enrollments automatically continue from year to year. FEDVIP enrollments also automatically continue when enrolled employees retire. Unlike FEHB, there is no 5-year requirement to continue coverage into retirement.

- **FEHB** – direct employees to use your agency’s electronic enrollment system (e.g., Employee Express, MyPay, EBIS, etc.) or use the Health Benefits Election Form, SF 2809. **Provide assistance with the completion of the SF 2809 for enrolling or changing enrollment under the FEHB Program as necessary.** This form is available as a screen-fillable Adobe Acrobat portable document format (PDF) file on the FEHB website at www.opm.gov/forms/pdf_fill/sf2809.pdf. Using the free downloadable [Adobe Acrobat reader](#), employees may complete the form on the screen and then print it out already completed.

2. Advise employees of specific enrollment timeframes during Open Season.

- **FSAFEDS: The FSAFEDS.com website will begin accepting Open Season enrollments on November 12th. The FSAFEDS.com website will stop accepting Open Season enrollments on Monday, December 10th at midnight Eastern Time.** Employees can also enroll by phone at 1-877-FSAFEDS (372-3337) or TTY 1-866-353-8058. The FSAFEDS Call Center is open 9:00 a.m. – 9:00 p.m. Eastern Time, Monday – Friday. The Call Center hours on the day after Thanksgiving (Friday, November 23) will be 9:00 a.m. – 5:00 p.m. Eastern Time. The Call Center is closed during weekends and on Thanksgiving. On Monday, December 10th (the last day of Open Season), the Call Center will be open 9:00 a.m. - midnight Eastern Time.
- **FEDVIP: The BENEFEDS website will begin accepting Open Season changes and enrollments on November 12th. The BENEFEDS.com website will stop accepting Open Season enrollments at midnight Eastern Time on Monday, December 10th.** Employees can also enroll by phone at 1-877-888-3337 (TTY 1-800-889-5680). The BENEFEDS Call Center is open 8:00 a.m. – 9:00 p.m. Eastern Time, Monday – Friday,

including the day after Thanksgiving (Friday, November 23). The Call Center is closed during weekends and on Thanksgiving. On Monday, December 10th (the last day of Open Season), the Call Center will be open 8:00 a.m. - midnight Eastern Time.

- **FEHB:** Employees must submit the SF 2809 no later than close of business for your agency on December 10, 2018. If you allow employees to enroll or make enrollment changes through an electronic enrollment system, they must do so no later than December 10th at midnight Eastern Time.

3. Advise annuitants who retire from your agency and may contact you for an SF 2809.

Annuitants will receive an Open Season postcard mailer that includes information on how to make FEHB and FEDVIP changes and how to request an Open Season package, if necessary. Annuitants are not eligible to participate in FSAFEDS.

CSRS and FERS annuitants

- OPM does not use the SF 2809 for annuitant Open Season changes for Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) annuitants.
- Enrolled annuitants or their survivors should access Open Season Online, an interactive website, at <https://retireefehb.opm.gov> or be directed to call Open Season Express at 1-800-332-9798. Instructions for using Open Season Express are included in the Open Season mailer that is sent to each enrolled CSRS and FERS annuitant before Open Season.
- If an annuitant loses or does not receive the Open Season mailer, they can get Open Season information by calling Open Season Express at 1-800-332-9798 or the Retirement Information Office at 1-88-US-OPM-RET (1-888-767-6738). Those who have access to a TTY machine may call the toll-free Retirement Information Office TTY number at 1-855-887-4957.
- Annuitants should always provide their CSA/CSF retirement claim number and/or their Social Security number when communicating with OPM for any reason.

Other retirement system annuitants

- These annuitants should contact their retirement system for the proper enrollment form.

Compensationers

- Former employees receiving benefits from the Office of Workers' Compensation Programs (OWCP) should contact the OWCP office that maintains their FEHB records.
- Compensationers may send a written request for Open Season information or for an Open Season enrollment change to the Office of Workers' Compensation Programs at the following address: **DFEC Central Mailroom, P.O. Box 8300, London, KY 40742.**
- Compensationers may also download the SF 2809 from our website at www.opm.gov/forms/pdf_fill/sf2809.pdf for any FEHB Open Season changes and mail it to the above address.

4. Process new FEHB enrollments and enrollment changes made in conjunction with a Qualifying Life Event (QLE) that occurs during the Open Season period.

- New enrollments and enrollment changes due to QLEs can be made as usual between the dates of November 12 through December 10, 2018. However, these new enrollments and enrollment changes may have different effective dates than Open Season actions and should not be mistakenly identified as such.
- Whether an employee is enrolling or changing enrollment based on Open Season or a QLE, it is important that the correct event code be noted on the SF 2809 so that the correct effective date will be assigned. Please visit our website at www.opm.gov/healthcare-insurance/healthcare/plan-information/changes-you-can-make-outside-of-open-season for QLE information.