

# **Benefits Administration Letter**

**Number:** 19-402

Date: October 22, 2019

#### Subject: 2019 Federal Benefits Open Season: Ordering and Distributing Materials and Conducting the Open Season

This Benefits Administration Letter (BAL) is the second in our series of 2019 Federal Benefits Open Season BALs. This BAL (19-402) provides instructions for ordering and distributing Open Season materials including program-specific materials for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and Federal Employees Health Benefits (FEHB) Program. This BAL also provides instructions on conducting the Federal Benefits Open Season.

# This year's Federal Benefits Open Season will run from Monday, November 11 through Monday, December 9, 2019.

As a reminder, 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.

The following attachments provide information regarding your responsibilities for the upcoming Federal Benefits Open Season and assistance for your employees:

- Attachment 1: Inform Employees and Provide Information about the Federal Benefits Open Season
- Attachment 2: Process Enrollment Actions

#### **OPEN SEASON MATERIALS**

The following Open Season resource materials are available to Benefits Officers on our website at <a href="www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season">www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season</a>. You may also distribute the link to the materials to your employees.

- Open Season Flyer, Poster, and Banner
- FSAFEDS Program Flyer explains how to enroll in FSAFEDS
- Federal Benefits FastFacts: The 2019 Federal Benefits Open Season is Coming! provides a snapshot of basic information on Open Season
- Federal Benefits FastFacts: What to Consider During the Federal Benefits Open Season - provides a step-by-step process of what to consider during Open Season
- Federal Benefits Flyers one-page summary of the Federal Benefits Programs
- Save Money On... Flyers these flyers show how FSAFEDS, FEDVIP, and FEHB work together to save employees money
- Inform Employees and Provide Information about the Federal Benefits Open Season
- Process Enrollment Actions

## **BROCHURES**

Please be aware that the deadline has now passed to order FEHB Fee-for-Service (FFS) health plan brochures for plan year 2020. If you did not order a supply of FFS health plan brochures, you can access these brochures at <u>www.opm.gov/FEHBbrochures</u>.

The Indemnity Benefit Plan will be offered in plan year 2020. OPM was not able to make these health plan brochures available to be ordered with other FFS brochures. Instead, you may request these brochures directly from the carrier by contacting Tina Braxdale at <u>Tina.Braxdale@GEHA.com</u>.

You can request HMO plan brochures directly from the health plan contacts as described below. Please also assist us in "going green" by encouraging your employees to access all FEHB brochures online.

You may obtain FEDVIP brochures from the FEDVIP plans directly. You can also download the brochures and find FEDVIP plan contact information by going to <u>www.opm.gov/fedvip</u> and selecting "Plan Information" on the left of the page.

You may obtain FSAFEDS marketing materials at <u>www.FSAFEDS.com</u>.

## PLAN CONTACTS

Plan contact information for items listed below are available on our website at <u>www.opm.gov/plancontacts</u>.

- FEDVIP Plan Contacts for Requesting Brochures and Organizing Open Season Fairs
- FEHB Plan Contacts for Requesting HMO Brochures
- FEHB Plan Contacts Regarding Enrollment
- FEHB Plan Contacts for Ordering Materials for the Visually Impaired
- FEHB Plan Contacts for Organizing Open Season Fairs

#### **OPEN SEASON FAIRS**

We continue to hear from employees that they 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. Remember to extend the opportunity to participate in Open Season fairs to any new plans available for the 2020 plan year.

### PREMIUMS

The premiums are posted on our website at <u>www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/</u>.

For 2020 there are several FEHB choices where the enrollee share of premiums for the Self Plus One enrollment type will be higher than for the Self and Family enrollment type. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type. Enrollees should carefully check the rates of their current plan and any other plan options they are considering. If the Self and Family enrollee premium is less expensive, they may want to choose that enrollment type.

#### ADDITIONAL INFORMATION

If you are not already receiving the Benefits Info Listserv, please subscribe by sending an email to <u>BENEFITSINFO@LISTSERV.OPM.GOV</u>. In the body of the email, please indicate that you would like to be added to the listserv and include your first and last name.

If you have specific questions about the Federal Benefits Open Season, please contact your agency's benefits officer. If you do not know who this person is, please go to <u>http://apps.opm.gov/abo</u> where you will find a list of agencies and their headquarters level benefits officers.

We look forward to working with you in the upcoming 2019 Federal Benefits Open Season for enrollment for the 2020 plan year. As always, we encourage you and your employees to visit our website at <u>www.opm.gov/insure</u>.

Sincerely,

Laurie Bodenheimer Acting Director Healthcare and Insurance