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 and the effective date of the employee's Open Season change
 - A brief description of FSAFEDS, FEDVIP, and FEHB
 - What decisions they can/must make
 - Where they can find additional information about the Programs

Start your awareness campaign early (such as the beginning of September) 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, including the materials and flyers available on the OPM website on the Open Season Resources page.

Also, include social media links.

- Facebook: www.facebook.com/usopm
- Twitter (News and Updates): https://twitter.com/usopm
- Host a virtual event
- Add Open Season tagline information to your email signature block
 - For example:
 Jane Smith
 The 2021 Federal Benefits Open Season November 8th thru December 13, 2021
 For more information visit the Open Season website.
- Add reminders to earnings and leave statements

- Publicize Open Season information on your agency's intranet site and other electronic employee communications
- Post Open Season notices, flyers, and banners in hallways, cafeterias, and break rooms
- Remind employees they will need their passwords for the BENEFEDS (FEDVIP enrollment website) and FSAFEDS websites
- Advise your employees who they can contact internally for help
- 3. **Agency benefit officer responsibilities.** 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.
 - 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.

Materials

- 1. You can find detailed information about Open Season and all Open Season materials at www.opm.gov/openseason.
- 2. Plan Comparison Tool. The Plan Comparison Tool is available at www.opm.gov/FEHBcompare to use when shopping for a health plan.
- 3. Health plans and field offices alike report that boxes of health plan brochures go to waste because they are not used. Please consider how many brochures were actually used for the 2021 Open Season when ordering brochures for the 2022 Open Season. You may obtain FEHB and FEDVIP brochures from the plans directly. You can find FEHB and dental and vision brochures on OPM's website. You may obtain FSAFEDS marketing materials at www.FSAFEDS.com.

Open Season Fairs

1. **Assure equal access for FEDVIP and FEHB plans.** For employing offices hosting Open Season fairs, please be sure to invite all plans that are available to your employees. This includes plans new to the FEHB Program for 2022 and plans that have services area expansions.

Information on new plans will be available in <u>Benefits Administration</u> Letter 21-403.

Open Season fairs in some locations – with or without participation by agency human resources personnel – are organized and hosted by participating FEDVIP and FEHB plans. 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 FEDVIP and FEHB, and this spirit should prevail at Open Season fairs too.

Long Term Care Partners, LLC, doing business as FedPoint, is hosting a 2021 Virtual Benefits Fair for employees. Visit www.BENEFEDS.com for more information.

2. **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 virtual or in-person benefit fairs to plans that participate in FEDVIP or FEHB and representatives of FSAFEDS and FLTCIP.

3. **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.

Enrollment Opportunities

- 1. Enroll in **FSAFEDS**, **FEDVIP**, and **FEHB**.
 - An eligible employee who is not enrolled may enroll.

- 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.
- An eligible employee who wants an FSAFEDS account in 2022 must enroll in FSAFEDS during Open Season. Current participants must reenroll each year if they want to continue participation. Enrollments do not carry forward from year to year.

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

- For **FSAFEDS**, current participants must re-enroll if they want to participate for 2022. If they choose to do nothing, their **FSAFEDS** coverage will end with the 2021 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 their enrollment. **Note:** Please inform employees that canceling their FEHB enrollment may affect their ability to meet the 5-year requirement for continuing FEHB into retirement. Electronic enrollment systems should provide this warning when an employee submits a cancellation action. There is no 5-year requirement to continue FEDVIP into retirement.
- An enrollee who currently participates in **FEHB** premium conversion may waive participation, or if they had previously waived premium conversion, may begin participation.

Compensationers

- Former employees receiving benefits from the Office of Workers' Compensation Programs (OWCP) should contact <u>OWCP</u>.
- Compensationers may send a written request for an Open Season enrollment change to the Office of Workers' Compensation Programs

at the following address: **FECA Central Mailroom**, **P.O. Box 8311**, **London**, **KY 40742**.

 Compensationers may also download the <u>SF 2809</u> from OPM's website for any FEHB Open Season changes and mail it to the above address.

Open Season Effective Dates

1. FSAFEDS

• For enrollment during Open Season, the effective date is January 1, 2022.

2. **FEDVIP**

- For a new enrollment or an enrollment change, the effective date is January 1, 2022.
- **For cancellation,** the effective date is December 31, 2021.
 - The plan year under FEDVIP is January 1 through December 31.

3. **FEHB**

Open Season enrollment changes are effective the first day of the first full pay period that begins on or after January 1, 2022. See the chart below.

Action	Non-Postal Employees	Postal Employees	Compensationers (OWCP)
Enroll*, Change enrollment, Premium conversion change in election	January 2, 2022	January 1, 2022	January 2, 2022
Cancellation	January 1, 2022	December 31, 2021	January 1, 2022

^{*} When an employee changes status from not enrolled to enrolled, the effective date is the first day of the first pay period that begins on or after January 1, 2022, and that follows a pay period during any part of which the employee is in pay status.