Open season runs from Monday, November 9 through Monday, December 14, 2015

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YOUR ROLE IN OPEN SEASON

Open Season is the time for employees to review their health, dental, vision, and tax-saving needs and make changes to or enroll in, these programs:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Accounts (FSAFEDS)

To assist employees during this time, we ask you to read the Employee Instructions. This newsletter provides all the relevant information about Open Season. It is posted on our website and we will include a link to it in the Open Season emails that are periodically sent to all employees. If you know of employees who may not receive emails, please print and mail them a copy of the Employee Instructions and each of these emails.

We also ask that you take the time to familiarize yourself with these two Open Season webpages: MRP/Benefits and OPM.

When employees have questions, please direct them to these resources, in this order:

1. Employee instructions:

2. MRP/Benefits Open Season webpage

3. OPM
What’s New in 2016

Plan Changes

**FEHB Self Plus One:**
This is the first year that employees can enroll in the Self Plus One enrollment option. This would be beneficial for anyone who is covering themselves and only one other eligible family member. Employees only covering one other family member and are enrolled in a Self and Family plan must make this change during Open Season. Outside of Open Season this change may be made based only on a qualifying life event.

**FSAFEDS:**
This is the first year that FSAFEDS Carryover allows you to bring up to $500 of unused funds into the following year when you **re-enroll** in a HCFSA or LEX HCFSA. Dependent care FSAs will continue to have a grace period each year and cannot carry over funds from one year to the next.

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**Federal Employee’s Health Benefits**

There are several tools available to employees to help them choose a health plan:

1. The **Plan Search** tool:
   https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/ - used to find and compare all the plans. This tool provides side-by-side comparisons of the plans, including benefits, premiums, and quality indicators. The tool can help them narrow down their choices.

2. The **Plan Brochures**:
   https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/ - has the links to all the plan brochures for detailed information on what each plan covers and their websites.

**Open Season FEHB elections are effective 1/10/2016, pay period 1**

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**Open Season**

**PLAN CHANGES**

**FEHB ELECTIONS ARE EFFECTIVE 1/10/2016**

**PAY PERIOD 1**

**DEADLINE FOR CHANGES MIDNIGHT EASTERN TIME**

**12/14/2015**
Making an Election

Use EPP To Make An Election for FEHB

Employees are permitted to make only one health insurance election during Open Season.

Two ways to make an election:

- National Finance Center’s Employee Personal Page (NFC EPP)
- Submit Form SF-2809 to the HR Benefits team

You should encourage employees to use the Employee Personal Page https://www.nfc.usda.gov/epps/index.aspx. Remind them to keep a copy of their confirmation.

If you know an employee is planning on retiring on or before January 10, 2016 they need to submit Form SF-2809 to the HR Benefits team in order for their Open Season change to process instead of via the NFC EPP.

If any employee is unable to access the Employee Personal Page, they can fax us their SF-2809 form to 612-336-3545. Remind them to keep the fax confirmation as proof of their timely submission. The current version of the form is dated November 2014. Outdated versions cannot be accepted. If you provide copies of the form to your employees, be sure it is the current version and make sure you include the instructions as well. Here is a link to it: http://www.opm.gov/forms/pdf_fill/sf2809.pdf

Click here to see a sample of a completed open season election.

Please encourage employees to look at this sample and insure that they have properly completed their form prior to submitting it to us.

If employees send their completed SF-2809 forms to you by mistake, you are responsible for forwarding the forms to us as soon as possible. Before faxing it, make sure you have compared it to the sample SF-2809 and verified that it has been properly completed. Then, fax it to us at 612-336-3545 and keep the fax confirmation as proof of timely submission.
FEDVIP OPEN SEASON

Dental & Vision Insurance

The Federal Employees Dental and Vision Insurance Program (FEDVIP), offers supplemental insurance for dental and vision expenses not covered by FEHB or other health plans. Since FEDVIP plans are purchased on a group basis, employees receive competitive premiums and are not subject to limitations on pre-existing conditions.

FEDVIP enrollments automatically continue from one year to the next just like FEHB enrollments. Open Season is the time to enroll, cancel, or make changes to your FEDVIP coverage.

FEDVIP premiums are paid through payroll deduction using pretax dollars. This means an employee’s taxable income will be lower. Employees are responsible for the full premium; the government does not pay a share of this supplemental insurance. For information about premiums, go to: https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/

FEDVIP Enrollment

Employees, who wish to enroll, cancel, or make changes to their enrollment in a FEDVIP plan must process their election through BENEFEDS by visiting their website at www.BENEFEDS.com or calling 1-877-888-3337. The FEDVIP plans will send confirmation of Open Season enrollments to enrollees by mid-January.

BENEFEDS representatives are available to assist employees and can be reached at 1-877-888-3337 or TTY 1-877-889-5680. Employees can also email them: https://www.benefeds.com/Portal/ContactUs?Submit=ContactUs&ctoken=N79LMt2x#linkEmail
FSAFEDS OPEN SEASON

Federal Flexible Spending Accounts

FSAFEDS can help employees save money by allowing them to set aside pretax funds to pay for eligible out-of-pocket dependent care and health care expenses:

- The Dependent Care Flexible Spending Account (DCFSA) reimburses non-medical expenses associated with child care or adult day care. **The maximum limit is $5,000.**
- The Health Care Flexible Spending Account (HCDSA) reimburses eligible health care expenses. **The maximum limit is $2,550.**
- Employees covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in a Limited Expense HCDSA (LEX HCDSA) for their eligible dental and vision expenses. **The maximum limit is $2,550.**
- Eligible over-the-counter medicines and drugs (e.g., acne treatments, allergy and cold medicines, antacids, etc.) require a prescription to be reimbursed from your Health Care FSA. **You do not need a prescription for insulin** or any other eligible over-the-counter items that are not medicines or drugs, such as bandages and nasal strips.

The FSAFEDS calculator [https://www.fsafeds.gov/Gem/Home/FSACalculator](https://www.fsafeds.gov/Gem/Home/FSACalculator) can help employees determine how much money to set aside. **The minimum election for the flexible spending accounts is $100.** If employees enroll in FSAFEDS during Open Season, they will have from **January 1, 2016, through December 31, 2016,** to spend their FSAFEDS account. Employees can carryover up to **$500 to the 2016 plan year, only if they enroll in FSA during Open Season this year.** Any amount over $500 not used will be forfeited. Use it or lose it!

For complete information about the program, advise employees to go to the FSAFEDS Video Library: [https://www.fsafeds.com/GEM/Home/FSAFEDSForms](https://www.fsafeds.com/GEM/Home/FSAFEDSForms)

**FSAFEDS Enrollment**

Employees who wish to enroll must process their request through FSAFEDS by visiting their website at [www.fsafeds.com](http://www.fsafeds.com) or calling FSAFEDS at **1-877-372-3337.**

**FSAFEDS representatives** are available Monday through Friday, 9:00 am to 9:00 pm Eastern Standard Time. Call **1-877-372-3337 or TTY 1-800-952-0450** for assistance or email them at [mailto:FSAFEDS@adp.com](mailto:FSAFEDS@adp.com).

**FSAFEDS Open Season elections are effective January 1, 2015.**
CONTACT INFORMATION

VISIT OUR OPEN SEASON WEBPAGE:

Click here to go there now.

For FEDVIP call BENEFEDS 1-877-888-3337
For Flexible Spending Account call FSAFEDS 1-877-372-3337

Additional Resources

Fast Facts: Federal Benefits
Circle 'Round Your Benefits: How to Get the Most Value from the Programs
Open Season Checklist
Helpful Resources for Open Season
OPM’s Webpage

FINAL REMINDERS

Open Season runs from Monday, November 9 through Monday December 14, 2015.

Employees are permitted to make only one election for each program (FEHB, FEDVIP, & FSAFEDS) during the open season. Please refer your employees to the Employee Instructions as their first point of reference.