

# FEDERAL BENEFITS OPEN SEASON

Information for Employees of the Merit Systems Protection Board (MSPB)

**Open season  
runs from  
Monday,  
November 14  
through  
Monday,  
December 12,  
2016**

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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:

[http://www.aphis.usda.gov/mrpbs/hr/benefits/downloads/Employee\\_instructions.pdf](http://www.aphis.usda.gov/mrpbs/hr/benefits/downloads/Employee_instructions.pdf)

2. [MRP/Benefits Open Season webpage](#)
3. [OPM](#)

## What's New in 2017

### *Plan Changes*

#### **FSAFEDS:**

The annual contribution limit for 2017 has increased. You may now elect to have up to \$2,600 set aside when you enroll or re-enroll in a Health Care FSA or Limited Expense FSA (HCFSA/LEX HCFSA).

Dependent care FSAs will continue to have a \$5,000 maximum contribution limit per household for 2017.

### *Employee Tools*

#### **Virtual Benefits Fair:**

If you cannot make it to a Benefits Fair in person, this year there is an online marketplace for OPM-sanctioned Federal employee benefit programs and carriers. The Virtual Benefits Fair is available 24/7 during the entire Open Season. You can access this fair by registering online at [www.LTCFEDS.com/webinar](http://www.LTCFEDS.com/webinar), confirming your email address, and setting a secure password. All benefit programs will be represented with at least some carriers.

Live chats with carriers will be available to answer questions and obtain specific information on:

- Monday, 11/14/2016, from 10am-5pm EST
- Wednesday, 12/07/2016, from 10am-5pm EST

#### **Human Resources Open Season Phone Line:**

The Human Resources Office has an Open Season phone line available for questions from you or your employees. Please call **612-336-3608** for assistance.

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## Open Season

### PLAN CHANGES

### FEHB ELECTIONS ARE EFFECTIVE 1/8/2017

### PAY PERIOD 1

### DEADLINE FOR CHANGES MIDNIGHT EASTERN TIME

12/12/2016

# Federal Employee's Health Benefits

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

1. The **Plan Search** tool: [www.opm.gov/insure/health/search/plansearch.aspx](http://www.opm.gov/insure/health/search/plansearch.aspx) - 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**: [www.opm.gov/insure/health/planinfo/index.asp](http://www.opm.gov/insure/health/planinfo/index.asp) -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 1/8/2017, pay period 1**

## 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 8, 2017** 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 2015**. 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](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: <http://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](http://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:



## FEDVIP

Open season

elections are

effective

January 1,

2017

**FEDVIP enrollments cannot be processed through NFC EPP or by MRP Human Resources**

**Employees must enroll through BENEFEDS.**



**FSAFEDS ENROLLMENTS CAN CARRY OVER UP TO \$500 FROM YEAR TO YEAR.**

**EMPLOYEES NEED TO RE-ENROLL AND ENTER AN AMOUNT.**

**EMPLOYEES WILL HAVE FROM JANUARY 1 TO DECEMBER 31 TO USE THEIR MONEY.**

**FSAFEDS enrollments cannot be processed through NFC EPP or by MRP Human Resources. Employees must enroll through FSAFEDS.**

# 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 (HCFSA) reimburses eligible health care expenses. **The maximum limit is \$2,600.**
- Employees covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in a Limited Expense HCFSA (LEX HCFSA) for their eligible dental and vision expenses. **The maximum limit is \$2,600.**
- 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.com/support/savingscalculators> 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, 2017, through December 31, 2017**, to spend their FSAFEDS account. **Employees can carryover up to \$500 to the 2017 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 a list of frequently asked questions about the program, go to the FSAFEDS FAQs: <https://www.fsafeds.com/support/faq>

## 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 1-866-353-8058 for assistance.

***FSAFEDS Open Season elections are effective January 1, 2017.***

# 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: What to Consider During Federal Benefits Open Season](#)

[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 14 through Monday, December 12, 2016.**

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.