

FEDERAL BENEFITS OPEN SEASON

November 12- December 10, 2012

Information for Employees of the USDA Marketing and Regulatory Programs
(APHIS, AMS, & GIPSA) and Natural Resources Conservation Service (NHQ & Pennsylvania)

What is Open Season?

This is the time for you to think about your health, dental, vision, and tax-saving needs, and to 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)

What's new this year?

As a result of the Affordable Care Act, FEHB plans will provide a summary document detailing information about health plan benefits and coverage on their websites to allow you to better understand coverage and easily compare different plans and plan options. This document will include information on cost, coverage, and rights.

The 2013 FEHB plan brochure has been revamped to make the information more concise and easier to understand. Highlights include: a new text box on the front cover that tells you where to find rates, changes in 2013, and the summary of benefits; a FEHB facts section in the beginning of the brochure that has information on qualifying life events; and, a new section entitled, "Coordinating Benefits with Medicare and Other Coverage" that combines fee-for-service FEHB plan brochures with Medicare information.

The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account has changed from \$5,000 to \$2,500 for the 2013 benefit period.

Where do I find information?

Your gateway to open season begins at this website:

www.aphis.usda.gov/mrpbs/hr/benefits/open_season.shtml

Additional Open Season Resources

[Fast Facts: What to Consider During Federal Benefits Open Season](#)
[Circle 'Round Your Benefits: How to Get the Most Value from the Programs](#)
[2012 Open Season Checklist for 2013 Plan Year](#)
[Helpful Resources for Open Season](#)

Open season is the time to make elections or changes that you usually cannot make any other time of the year.

Can I sit out this open season and do nothing?

Yes, if you are already enrolled in FEHB and/or FEDVIP, your enrollment continues in those plans automatically (unless your plan has dropped its participation). Always check whether your plan is continuing, and what benefits and premiums will be in effect next year. If you do nothing this open season, and you become unhappy with your 2013 benefits or premiums, you cannot cancel or change until the next open season, or a qualifying life event!

If you have an FSAFEDS account, it will NOT continue automatically; you MUST reenroll if you want to participate in 2013.

How do I choose a health plan?

Use the Plan Search tool on the OPM website:

www.opm.gov/insure/health/search/planssearch.aspx to find and compare plans. By entering the zip code where you live, you will be able to see what health plans are available to you, then you will be able to select side-by-side comparisons, including benefits, premiums, and quality indicators.

Also available free to Federal Employees is the [PlanSmartChoice](http://www.plansmartchoice.com) tool at <https://www.plansmartchoice.com> which is designed to assist you in making a health benefit selection that is right for you.

The Guide to Federal Benefits for Federal Civilian Employees is also a helpful publication:

<http://www.opm.gov/insure/health/planinfo/2013/guides/70-1.pdf>

Some health plans have dropped out of the FEHB program for 2013.

If the plan you are currently enrolled in will not be participating next year, you MUST enroll in a different plan to continue FEHB coverage in 2013. Click here for the lists of plans making significant changes:

<http://www.opm.gov/retire/pubs/bals/2012/12-405attachment1.pdf>

Before you make a final decision, you should review the individual plan brochures at www.opm.gov/insure/health/planinfo/index.asp for details about plan coverage, deductibles, geographic coverage, and any required membership fees. In addition, check the provider directories on the health plan's website to find out about the plan's doctors and clinics.

How do I make a health benefits open season change?

You are permitted to make only one health insurance election during the open season. Please make sure you have decided on a plan that is right for you and your family, prior to completing the election process.

Use only one of the following methods:

1. We highly recommend using the **National Finance Center's Employee Personal Page (NFC EPP)** to make your health benefits election or change. Go to www.nfc.usda.gov/personal/index.aspx and click on "I Agree." You may use your USDA eAuthentication to enter this system.

Once you have entered the NFC EPP system, click on the "Health Insurance" link found in the blue box on the left side of the page. Your current health insurance will be shown as well as the "Self Service" button. Click on the "Self Service" button to make your change. You will need the 3-digit code of the health plan you are enrolling in, and if you are enrolling in a self and family plan, the name, SSN, date of birth, address and zip code of each of your eligible family members (see side bar). Review the information carefully before submitting it.

Very important: Print a copy of your EPP enrollment for yourself when you are finished. This is your proof of enrollment until you receive ID cards from your health plan.

Eligible family members for the FEHB program are:

- your current spouse*;
- children under age 26 (including adopted and stepchildren); and
- unmarried disabled child over age 26 incapable of self support because of a physical or mental disability that began before age 26.

A grandchild or foster child may be covered under your FEHB enrollment under certain conditions; see required statement to attach to SF-2809: <http://www.aphis.usda.gov/library/forms/pdf/fosterform.pdf>

*For Federal benefit programs, the 1996 Defense of Marriage Act (DoMA) defines the word "spouse" as a person of the opposite sex who is a husband or wife. DoMA supersedes any state or local laws. Same-sex spouses and domestic partners are **not** eligible family members for FEHB.

2. As an alternative to using the NFC EPP, you may complete an SF-2809, Health Benefits Election Form, revised August 2011. Older versions are not usable.

The SF-2809 is available at http://www.opm.gov/forms/pdf_fill/sf2809.pdf. Be sure to review the instructions as you complete this form. (You will need Acrobat Adobe Reader 8 or later.)

If you choose to complete the SF-2809, send the Official Personnel File copy (copy 1) of this form by **FAX to HRO Minneapolis Benefits Section at 612-336-3545**, or by mail to:

USDA, MRP Human Resources, Benefits Section
100 North Sixth Street
Minneapolis, MN 55403-1588

If you FAX, do NOT mail the form. Copy 1 is the only copy we need to process your election – do not fax multiple copies. Do NOT send your SF-2809 form to any other office. We will mail you a processed copy of your SF-2809 form, which you will keep as proof of enrollment until you receive ID cards from your health plan.

What is the deadline?

Please **take action early** during the Federal Benefits Open Season, since your health benefits enrollment change must be processed through the NFC EPP or received by the Benefits Section by **midnight Eastern Time December 10, 2012**.

When are FEHB open season changes effective?

Health Benefits Open Season enrollments and changes are effective **January 13, 2013**. Cancellations of enrollments made during open season are effective at midnight on January 12, 2013. Check your Statement of Earnings and Leave for pay period 1 of 2013, to make sure the changes you elected were processed. To report any errors, contact your servicing Benefits Specialist immediately at http://www.aphis.usda.gov/mrpbs/contact_us/downloads/benefits.pdf

What if I am retiring at the end of this year?

If you are retiring on or before January 13, 2013, do not use the NFC EPP to process your open season change. Instead, complete the

SF-2809 and write at the top: "RETIRING ON (DATE)." Submit the SF-2809 to your servicing Benefits Specialist. Your form will be sent to the Office of Personnel Management to process with your retirement application.

**OPEN SEASON
DEADLINE IS
DECEMBER 10, 2012**

**OPEN SEASON
CHANGES FOR FEHB
ARE EFFECTIVE
JANUARY 13, 2013**

How do health insurance premiums lower my taxable income? Health insurance premiums are automatically deducted on a pretax basis, thereby reducing your taxable income, unless you waived participation in the pretax program. For more information, see:

www.opm.gov/insure/health/reference/premconversion/index.asp. The Federal Benefits Open Season is an opportunity for you to change your FEHB pretax status, using the NFC EPP, under Health Insurance - Make Changes

Questions?

APHIS employees:

contact Kim Kilde
kim.m.kilde@aphis.usda.gov

612-336-3307

AMS, GIPSA, & NRCS employees:

Contact Judy Dunaski
judy.a.dunaski@aphis.usda.gov

612-336-3287

What about health plan ID cards?

You will receive health plan identification cards directly from your health plan. If you do not receive your ID card by the beginning of February, please contact your health plan directly. If proof of coverage is needed before a card is received, use the copy of the SF2809 that will be returned to you after it is processed by the Benefits Section, or use the copy from NFC EPP if you make your election online.

Part time employees pay a higher premium than full-time employees.

The premium is based on a pro-rated share of the government premium. For example, a part-time employee scheduled to work 20 hours per week will pay 50% of the government share of the premium in addition to the regular full-time employee share, whereas a part-time employee scheduled to work 32 hours per week will pay 20% of the government premium in addition to the regular full-time employee premium. The premiums paid by the Government and a full-time employee are shown on this web page:

<http://www.opm.gov/insure/health/rates>

Be sure to look at the non-postal bi-weekly premium rates.

Can temporary employees enroll?

Certain temporary employees may be eligible for enrollment in the FEHB Program. If you have completed 1 year of current continuous employment, excluding any breaks in service of 5 days or less, you may be eligible to enroll during the open season. Intermittent employees and employees who are expected to work less than 6 months in each year are NOT eligible for health benefits. Temporary employees who enroll in the FEHB Program will have the FULL PREMIUM withheld from their pay (no portion will be paid by the government). A special Guide (RI 70-8) showing the premium rates for Certain Temporary Employees is available from OPM's web site:

<http://www.opm.gov/insure/health/planinfo/2013/guides/70-8.pdf>

My spouse has a cheaper plan outside of the government – why should I enroll in the FEHB program?

Cancellation of FEHB enrollment, or choosing not to enroll in an FEHB plan, can have serious consequences because you must be covered by the FEHB Program for the five years of service before retiring if you want to continue FEHB coverage into retirement. Unlike the FEHB program, many private employers do not provide health insurance for their retirees or spouses.

To continue FEHB into retirement, you must be enrolled in FEHB for the five years of service immediately preceding retirement, or, if less than five years, for the period of service you were eligible to enroll.

There are no waiting periods or limitations for pre-existing conditions under the FEHB program.



Information you provide by enrolling in the Federal Employees Health Benefits Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether you qualify for benefits, payments, or eligibility in the FEHB program, Medicare, or other government benefits programs.

APHIS Foreign Service employees call 301-851-3801

What if I go into non-pay status, such as LWOP?

If you enter a non-pay status, you are responsible for the employee share of your health insurance premiums and you will be billed by the National Finance Center for any pay periods of missed premiums. There are exceptions for active military duty. Go to: www.aphis.usda.gov/mrpbs/hr/benefits/fehb_options.shtml

What if I leave Federal employment?

If you leave Federal employment, you may be eligible for **Temporary Continuation of Coverage (TCC)** which continues your FEHB enrollment for up to 18 months. TCC is also available for up to 36 months for dependents who lose eligibility as family members under your FEHB enrollment. This includes a spouse who loses coverage because of divorce, and children who lose coverage because they reach age 26. TCC enrollees must pay the total plan premium (employee and government shares), plus a 2% administrative charge, and must enroll within specific time frames. A special TCC Guide (RI 70-5) showing the premium rates is available from OPM's web site:

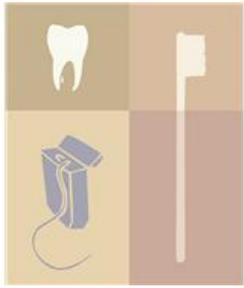
<http://www.opm.gov/insure/health/planinfo/2013/guides/70-5.pdf>

Questions about FEHB?

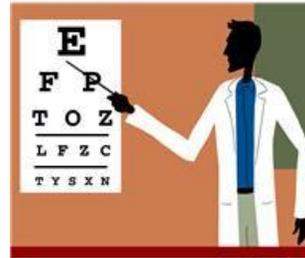
APHIS employees: please contact Kim Kilde at kim.m.kilde@aphis.usda.gov or 612-336-3307.

AMS, GIPSA, and NRCS employees: please contact Judy Dunaski at judy.a.dunaski@aphis.usda.gov or 612-336-3287.

APHIS Foreign Service employees: please call 301-851-3801.



Federal Employees Dental and Vision Insurance Program (FEDVIP)



**FEDVIP OPEN
SEASON DEADLINE
IS DECEMBER 10,
2012**

**FEDVIP OPEN
SEASON ELECTIONS
ARE EFFECTIVE
JANUARY 1, 2013**

What is FEDVIP? Why would I need it?

This supplemental insurance can help you with dental and vision expenses not covered by your FEHB or other health plan.

FEDVIP allows comprehensive dental and vision insurance plans to be purchased on a group basis, which means competitive premiums for you and no limitations on pre-existing conditions. If you are eligible for FEHB, you are eligible for FEDVIP whether you are enrolled in the FEHB program or not.

FEDVIP enrollments automatically continue from one year to the next just like FEHB enrollments. Open season is the time to enroll, cancel, or change FEDVIP coverage. FEDVIP premiums are paid through payroll deduction using pre-tax dollars, which means that you will pay less in taxes.

There is no 5 year enrollment requirement for FEDVIP; when you retire your FEDVIP enrollment will automatically continue into retirement.

Where do I find information about FEDVIP plans and premiums?

Go to: <http://www.opm.gov/insure/dental/index.asp> or <http://www.opm.gov/insure/vision/index.asp>

How do I enroll in FEDVIP?

Employees wishing to enroll or change or cancel their enrollment in a FEDVIP plan must process their request through the BENEFEDS website at www.BENEFEDS.com or by calling BENEFEDS at **1-877-888-3337**.

BENEFEDS representatives are available to assist and can be reached at **1-877-888-3337** or TTY 1-877-889-5680 during Open Season from:

- 9:00 am to 7:00 pm Eastern Time, Monday through Friday
- Open on Veteran's Day, November 12
- Closed on weekends and Thanksgiving
- Open until midnight Eastern Time on Monday, December 10

Find FEDVIP plan information at www.opm.gov/insure/openseason/index.asp

Enroll, change, or cancel FEDVIP only during open season, using www.BENEFEDS.com or call BENEFEDS **1-877-888-3337**

FEDVIP enrollments are not processed by the NFC EPP or by MRP Human Resources. You must enroll through BENEFEDS.

The FEDVIP plans will send confirmation of open season enrollments to enrollees by mid-January.

**Questions about
FEDVIP
enrollment?
Call BENEFEDS
1-877-888-3337**



Federal Flexible Spending Accounts (FSAFEDS)

What is FSAFEDS and why would I need it?

FSAFEDS can help you save money by allowing you to set aside pre-tax 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 Health Care Flexible Spending Account (HCFSA) reimburses eligible health care expenses.
- 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.
- 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. The only exception is insulin - you will not need a prescription. Other eligible OTC items that are not medicines or drugs, such as bandages and nasal strips, will not require a prescription.

Where do I find information?

For complete information go to the FSAFEDS Video Library:
<http://shps.http.internapcdn.net/shps/>

How do I enroll?

Enroll at: www.fsafeds.com/fsafeds/index.asp

Questions about FSAFEDS enrollment or benefits?

FSAFEDS representatives are available to assist you and can be reached at **1-877-372-3337** or TTY 1-800-952-0450 during Open Season from:

- 9:00 am to 9:00 pm Eastern Time, Monday through Friday
- Open Veteran's Day, November 12
- Closed on weekends and Thanksgiving.

FSAFEDS open season elections are effective January 1, 2013.

Claim reimbursement for eligible expenses incurred between January 1, 2013 through March 15, 2014. Use it or lose it!

**DEADLINE FOR OPEN SEASON ELECTIONS IS
DECEMBER 10, 2012**

**FSAFEDS OPEN
SEASON DEADLINE
IS DECEMBER 10,
2012**

Employees who enroll in FSAFEDS during Open Season will have from January 1, 2013, through March 15, 2014, to spend their FSAFEDS account.

**FSAFEDS
ENROLLMENTS DO
NOT CARRY OVER
FROM YEAR TO
YEAR.**

Enroll at

www.fsafeds.com

or call FSAFEDS at
1-877-372-3337

FSAFEDS enrollments are not processed by the NFC EPP or by MRP Human Resources. You must enroll through FSAFEDS.

**Questions about
FSAFEDS
enrollment?**

**Call FSAFEDS at
1-877-372-3337**

Using FSAFEDS lowers your taxable income!