THE ADMINISTRATIVE OFFICER’S 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:

- Employee Instructions
- MRP/Benefits Open Season webpage
- OPM
FEDERAL BENEFITS OPEN SEASON
WHAT’S NEW IN 2020?

PLAN CHANGES

HEALTH BENEFITS: Some health plans have dropped out of the FEHB program for 2020. If the plan you are currently enrolled in will not be participating next year, you must enroll in a different plan or you will be enrolled automatically in the GEHA Indemnity Benefit Plan – Elevate Option (the lowest-cost nationwide plan option for 2020 as determined by OPM).

Be sure to review this list as well as the 2020 premiums before you make your election to be sure that you fully understand the cost and coverage of your plan via www.opm.gov.

EMPLOYEE TOOLS

VIRTUAL BENEFITS FAIR: If you cannot make it to a Benefits Fair in person, you may use the 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 here and confirming your email address, and setting a secure password. All benefit programs will be represented with at least some carriers.

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

- Friday, November 15, 2019, from 10 a.m.– 5 p.m. EST
- Friday, November 22, 2019, from 10 a.m.-5 p.m. EST
- Wednesday, December 4, 2019, from 10 a.m.– 5 p.m. EST

Human Resources Open Season Help: The Human Resources Office has an Open Season phone line available for questions. Please call Andrew Mounkes at (816) 737-4225 for assistance or email him at andrew.mounkes@usda.gov.
FEDERAL BENEFITS OPEN SEASON

FEDERAL EMPLOYEE’S HEALTH BENEFITS

CHOOSING A HEALTH PLAN

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

1. OPM Plan Search Tool – This tool helps employees narrow down their choices by providing side-by-side comparisons of the plans, including benefits, premiums, and quality indicators.

2. FEHB Plan Brochures — 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 on 1/5/2020 which is the first day of Pay Period 1 in 2020

MAKING AN ELECTION

Employees are permitted to make only one health insurance election during open season. There are two ways to make an election:

- National Finance Center’s Employee Personal Page (myEPP)
- Form SF-2809 – Submit form to the HR Benefits team by email OR fax

You should encourage employees to use myEPP. Please remind employees to keep a copy of their electronic enrollment confirmation.

PLEASE NOTE THESE VERY IMPORTANT ITEMS:

1. If you know an employee is planning on retiring on or before January 4, 2020, they MUST submit a hard-copy SF-2809 to the HR Benefits team in order for their Open Season change to process. DO NOT USE NFC myEPP.

2. Please DO NOT SUBMIT the SF 2809 by email AND fax. Sending a form by fax AND email WILL CAUSE UNNECESSARY DELAYS IN PROCESSING THE ELECTION OF COVERAGE.

If any employee is unable to access the myEPP, instruct them to either send the last two pages of the SF-2809 to us by email at andrew.mounkes@usda.gov OR fax it to us at (612) 336-3545. Please remind them to keep a copy of the sent email OR 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 also include the instruction pages.

Please encourage employees to look at this example of a completed open season election 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 sending us any forms, make sure you have compared it to the sample SF-2809 and verified that it has been properly completed.

When it is correct, email it to andrew.mounkes@usda.gov and keep a copy of the sent email OR fax it to us at (612) 336-3545 and keep the fax confirmation as proof of timely submission.
The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental insurance for dental and vision expenses not covered by your FEHB or other health plan. Since FEDVIP plans are purchased on a group basis, you receive competitive premiums and you 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 change your FEDVIP coverage.

To find FEDVIP plan information, go to OPM’s FEDVIP webpage.

FEDVIP premiums are paid through payroll deduction using pretax dollars. This means your taxable income will be lower. You are responsible for the full premium; the government does not pay a share of this supplemental insurance. For more information, navigate here for Dental premiums and Vision premiums.

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

FEDVIP Enrollment

To enroll, change, or cancel your enrollment in a FEDVIP plan, visit the BENEFEDS website at www.BENEFEDS.com or call (877) 888-3337. The FEDVIP plans will send confirmation of open season enrollments to enrollees by mid-January.

BENEFEDS representatives are available to assist you and can be reached at (877) 888-3337 or TTY (877) 889-5680. You can also email them using this link.
FEDERAL BENEFITS OPEN SEASON

FSAFEDS OPEN SEASON

FEDERAL FLEXIBLE SPENDING ACCOUNTS

FSAFEDS can help you save money by allowing you 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 $2,750.** 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 $2,750.**

THE FSAFEDS CALCULATOR

The **FSAFEDS CALCULATOR** 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, 2020, through December 31, 2020, to spend their FSAFEDS account. Employees can carryover up to $500 to the 2020 plan year, only if they enroll in FSA during Open Season this year. Any amount over $500 not used will be forfeited.

For a list of frequently asked questions about the program, go to the **FSAFEDS FAQs**

FSAFEDS ENROLLMENT

Enroll in **FSAFEDS** online or by phone at (877) 372-3337.

**FSAFEDS representatives** are available Monday through Friday, 9:00am to 9:00pm EST. Call (877) 372-3337 or (866)-353-8058 for assistance.

**FSAFEDS open season elections are effective January 1, 2020.**
FEDERAL BENEFITS OPEN SEASON

CONTACT INFORMATION

VISIT OUR OPEN SEASON WEBPAGE:

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

ADDITIONAL RESOURCES
www.opm.gov/insure
www.fafeds.com
www.benefeds.com

FINAL REMINDERS

Open Season runs from Monday, November 11 through Monday, December 09, 2019

You 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.