

FEDERAL BENEFITS OPEN SEASON

INFORMATION FOR ADMINISTRATIVE OFFICERS

**OPEN SEASON
RUNS FROM**

**MONDAY,
NOVEMBER 09,
2020**

THROUGH

**MONDAY,
DECEMBER 14,
2020**

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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 2021?

PLAN CHANGES

HEALTH BENEFITS: Some health plans have dropped out of the FEHB program for 2021. 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 2021 as determined by OPM).

Be sure to review this list as well as the 2021 premiums before you make your election to be sure that you fully understand the cost and coverage of your plan via www.opm.gov

VISION AND DENTAL BENEFITS: There are 10 new plans options in FEDVIP. That makes for a total of 23 dental plan options and 10 vision plan options in 2021 for employees to review during the upcoming Open Season.

FLEXIBLE SPENDING ACCOUNT: For 2021, Flexible Spending Account enrollments can carry over up to \$550 from year to year, an increase from \$500 in 2020. In order to use those funds, you must reenroll.

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 13, 2020, from 10 a.m.– 5 p.m. EST
- Friday, November 20, 2020, from 10 a.m.-5 p.m. EST
- Wednesday, December 02, 2020, from 10 a.m.– 5 p.m. EST
- Wednesday, December 09, 2020, 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 Skylor Boualaphanh at (612) 336-3447 for assistance or email him at skylor.boualaphanh@usda.gov.



OPEN SEASON

PLAN CHANGES

**DEADLINE FOR
CHANGES IS
MIDNIGHT
EASTERN TIME
ON
12/14/2020**

**OPEN SEASON
FEHB ELECTIONS
ARE EFFECTIVE
ON SUNDAY
1/3/2021**

(PAY PERIOD 1/2021)

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 1/3/2021 which is the first day of Pay Period 1 in 2021

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 2, 2021**, 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 skylor.boualaphanh@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 2019**. 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** skylor.boualaphanh@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.**

FEDERAL BENEFITS OPEN SEASON

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 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 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](#)



FEDVIP

Open season elections

are effective

January 1, 2021

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

You must enroll through BENEFEDS.

FEDERAL BENEFITS OPEN SEASON

FSAFEDS OPEN SEASON



FSAFEDS
Enrollments Can
Carry Over Up to
\$550 From Year to
Year.

BUT

in order to use those
funds, you must
reenroll.

You will have from
1/1/2021 to
12/31/2021 to use
that money.

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

**You must enroll
through
FSAFEDS.**

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, 2021, through December 31, 2021, to spend their FSAFEDS account. Employees can carryover up to \$550 to the 2021 plan year, only if they enroll in FSA during Open Season this year. Any amount over \$550 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, 2021.

FEDERAL BENEFITS OPEN SEASON

CONTACT INFORMATION

VISIT OUR [OPEN SEASON WEBPAGE](https://www.aphis.usda.gov/aphis/ourfocus/business-services/HRD/Benefits/Open_Season):

https://www.aphis.usda.gov/aphis/ourfocus/business-services/HRD/Benefits/Open_Season

For FEDVIP call BENEFEDS (877) 888-3337

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

ADDITIONAL RESOURCES

www.opm.gov/insure

www.fsafeds.com

www.benefeds.com

FINAL REMINDERS

**Open Season runs from
Monday, November 09 through
Monday, December 14, 2020**

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.