

Federal Benefits *FastFacts*

The 2010 Federal Benefits Open Season is coming!

➤ **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 one of the Programs. The Programs that participate in the annual Open Season are the:

* **Federal Employees Health Benefits Program (FEHBP),**

* **Federal Employees Dental and Vision Insurance Program (FEDVIP),** and

* **Federal Flexible Spending Account Program (FSAFEDS).**

➤ **Why should you care?** This is the time to make elections you usually can't make any other time of the year. All health or dental or vision plans are not alike. Open Season is about exercising your right of choice. Failure to consider your health plan choices could leave you without the healthcare services or supplies you need or with a premium you can't afford; dental and/or vision coverage can fill in the gaps of any coverage you now have or pay for services you now don't get; and a flexible spending account lets you save money and pay less tax.

➤ **Can you sit out this Open Season and do nothing?**

* If you are already enrolled in **FEHBP** and **FEDVIP**, those enrollments **will** continue automatically (although

benefits and premiums may change. Also, be sure to check that your plan is still participating.) If you do nothing this Open Season and are later unhappy with your 2011 benefits or premiums, you cannot cancel or change your enrollment until the next Open Season.

* If you already have an **FSAFEDS** account, it **will not** continue automatically; you **must** reenroll.

➤ **How will health care reform (the Affordable Care Act – ACA) affect me for 2011?** The ACA:

* changes the eligibility rules for coverage of children under the FEHB Program;

* changes coverage of over-the-counter medicines or drugs under FSAFEDS; and

* extends coverage of children's health care expenses under FSAFEDS.

* increases the penalty for health savings account (HSA) withdrawals prior to age 65 that are not used for qualified medical expenses.

The ACA does not impact FEDVIP.

For more information on ACA changes, go to www.opm.gov/insure and follow the link for health care reform.

➤ **What are some things you should think about this Open Season?**

* you must be covered by the Program for the five years of service before retiring to continue FEHBP coverage into retirement;

* there are no waiting periods and no pre-existing condition limitations under FEHBP, even if you change plans;

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You can find 2011 plan information on our website beginning early November.**

* there are many choices under FEHBP and FEDVIP to meet your needs;
* you may enroll in **FEDVIP** and/or **FSAFEDS** even if you are already enrolled in **FEHBP**.

FEDVIP

* your coverage will continue into retirement automatically, without a five year enrollment requirement, if you retire on an immediate annuity;
* participating dental and vision providers may be different from your health plan's providers;
* you can cancel your coverage only during Open Season, or deployment to active military duty;
* **FEDVIP** always pays benefits secondarily to your FEHBP insurance;
* you can submit copays and deductibles to your **FSA** account.

FSAFEDS

* there are three accounts from which to choose - a dependent care account, a health care account, and a limited expense health care account;
* participating lowers your taxable income;
* you can pay for your **FEHB** and **FEDVIP** copays and deductibles.
* not open to retirees.

➤ **How much do these Programs cost?** You can find the 2011 health insurance rates at www.opm.gov/insure/health/rates

You can find 2011 dental rates at www.opm.gov/insure/dental/rates

You can find 2011 vision rates at www.opm.gov/insure/vision/rates
For FSAFEDS go to www.FSAFEDS.com to see how much you may contribute.

➤ **Where can you go for more detail on the choices available to you?**

* For **FEHBP** information go to www.opm.gov/insure/health, the 2011 Guide to Federal Benefits, or the 2011 Plan brochures.

* For **FEDVIP** go to www.opm.gov/insure/dental/index.asp or www.opm.gov/insure/vision/index.asp, the 2011 Guide to Federal Benefits, or the 2011 Plan brochures.

* For **FSAFEDS** go to www.FSAFEDS.com, call 1-877-372-3337, the 2011 Guide to Federal Benefits or the FSAFEDS Program Brochure.

➤ **How do you make an Open Season election?** **FEHB:** employees - use the Health Benefits Election form (SF 2809) or use an online self-service system; the Human Resources Office of your agency can help you. Retirees - go to <https://retireefehb.opm.gov> or call 1-877-888-3337, TTY 1-877-889-5680.

Dental or vision under FEDVIP: everyone - go to www.BENEFEDS.com or call 1-877-888-3337, TTY 1-877-889-5680.

Flexible spending accounts under FSAFEDS (employees only), go to www.FSAFEDS.com or call 1-877-372-3337, TTY 1-800-952-0450.

➤ **Where can I find additional information?**

* Visit www.opm.gov/insure;

* Find us on Facebook at www.facebook.com/fedbenefits;

* Follow us on Twitter at <http://twitter.com/FedEmployeeBen>;
or

* See your Human Resources Office.

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