

# Health Benefits - OPEN SEASON

## What's New in 2013

### Federal Employees Health Benefits (FEHB)

- 2013 Plan Information is now available at: [www.opm.gov/insure/openseason/index.asp](http://www.opm.gov/insure/openseason/index.asp)
- On average Non-Postal employees can expect a **3.4% increase**.
- The average bi-weekly increase for Self-Only employees will be \$2.75 and \$6.39 for Self & Family enrollees
- The FEHB Plan Brochures have been revamped to include:
  - Mini-text box on the front cover that includes where to quickly find the rates, changes for 2013, and the summary of benefits
  - FEHB Facts section at the beginning of the plan brochure that includes a variety of coverage information, including information on Qualifying Life Events (Marriage, divorce, birth of a child, etc.)
  - Combining all Medicare information (except the Part D notice) into Section 9 and renaming the section “coordinating Benefits with Medicare and Other Coverage” (for fee-for-service FEHB plan brochures)

### FEHB & The Patient Protection and Affordable Care Act (the “Affordable Care Act”)

- FEHB Plans have taken into account coverage of “Preventative Care Services” and “Medicines to Promote Better Health” as recommended under the Affordable Care Act
  - A list of preventative services recommended by the Affordable Care Act is located online at: <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html> . The specific coverage of preventative services and medicines to promote better health are identified in each plan’s brochure.
- The Affordable Care Act requires coverage for children under age 26 even if married or are currently a federal employee.
  - Two Exceptions
    - Child has their own family (Spouse and/or children and they choose to cover them under their own family health insurance coverage)
    - They live outside the coverage area of your HMO (Health Maintenance Organization)
- FEHB plans will provide a **Summary of Benefits and Coverage (SBC)** document detailing information about health plan benefits and coverage, allowing easy comparison between different plans and plan options. The SBC document for the plan is available on the plan’s website.
  - The SBC document includes information on the following:
    - Cost - deductibles, copayments, coinsurance, and out-of-pocket limits
    - Coverage - covered services, examples of covered services, and excluded services
    - Rights – rights to continue coverage and grievance and appeal rights

## **Federal Dental and Vision Program (FEDVIP)**

- The average premium increase for the FEDVIP will be **less than 1%**
- Benefits changes can be found in the “How We Have Changed for 2013” section of 2013 FEDVIP brochure
- To view the 2013 Federal Dental and Vision Rates visit:  
[www.opm.gov/insure/openseason/index.asp](http://www.opm.gov/insure/openseason/index.asp)

## **Flexible Spending Accounts (FSAFEDS)**

- The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account will **change from \$5,000 to \$2,500** for the 2013 Benefit Period
- The maximum annual election for a Dependent Care Flexible Spending Account of \$5000 and minimum election of \$250 for the flexible spending accounts will **remain the same** for the 2013 Benefit Period
- FSAFEDS now offers convenient **online submissions of claims**, allowing you to upload images of receipts, prescriptions and other supporting documentation
- You can estimate your Flexible Spending Account contribution and potential annual tax savings with the FSAFEDS’ Savings Calculator at:  
[https://www.fsafeds.com/fsafeds/fsa\\_calculator.asp](https://www.fsafeds.com/fsafeds/fsa_calculator.asp)
- To register for FSAFEDS, log into your account or for additional information go to:  
<https://www.fsafeds.com/fsafeds/index.asp>

## **Miscellaneous**

- **Thrift Savings Plan (TSP)**
  - The contribution limit for 2013 is **increased from \$17,000 to \$17,500**.
  - The catch-up contribution limit for employees aged 50 and over **remains unchanged at \$5,500**.
- **Roth TSP Option**
  - Introduced during the second quarter of 2012, this new TSP option allows you to make after-tax contributions to your TSP account that will be tax-free when withdrawn. The significance of Roth contributions is that their earnings are also tax-free when withdrawn (as long as IRS requirements are met - you are 59½ or older and you have had Roth contributions for five years or more when you receive your distribution).
  - To find out how the Roth TSP compares to the Traditional TSP and how to determine if it is the right choice for you, visit:  
<https://www.tsp.gov/whatsnew/roth/compareRoth.shtml>
- **Direct Deposit of Pay**
  - If you are receiving your pay check by mail, this option will be going away.
  - The Department of the Treasury has mandated that all payments from the federal government must be made by electronic funds transfer (EFT) and not by paper check beginning March 1, 2013.

## Helpful Resources

- **“Quick Guide to the FEHB, FEDVIP, FLTCIP, FSAFEDS and FEGLI Programs.”**
  - This OPM guide provides answers to 37 commonly asked questions and enables you to see the similarities and differences of these five benefit programs side by side. This must-have guide for all employees is available at:  
<http://www.opm.gov/insure/fastfacts/quickguide.pdf> .
  
- **The Army Benefits Center-Civilian (ABC-C) offers eSeminars**
  - First introduced during 2012, the online audio/visual Benefit Seminars (eSeminars) range from 3 to 90 minutes and are designed for employees at any stage of their career. The eSeminars cover the following benefit subjects:
    - Retirement
    - TSP
    - Social Security
    - Insurance
    - Flexible Spending Accounts
    - Financial Planning
    - New Employee Benefits Orientation
  - To access the seminars log in to your Employee Benefits Information System (EBIS) account at <https://www.abc.army.mil/>

**Open Season: Monday, Nov 12 through Monday, Dec 10, 2012.**