



Benefits Administration Letter

Number: 12-401

Date: July 25 , 2012

Subject: 2012 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2012 Open Season Benefits Administration Letters (BAL). This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 12, 2012 through Monday, December 10, 2012**. Please ensure your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

NEW FOR THIS YEAR: SUMMARY OF BENEFITS AND COVERAGE

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. This Summary of Benefits and Coverage (SBC) document will help FEHB enrollees better understand their coverage and allow them to easily compare different plans and plan options.

The SBC will include 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

The SBC will have a disclaimer indicating that the plan brochure remains the official statement of benefits.

Plans will provide information in their Open Season materials to their enrollees about where to find their SBC on their website as well as how to obtain a paper copy of the SBC. The plans may also have their SBC available at health fairs.

2013 FEHB PLAN BROCHURE REVAMP

We revamped the 2013 FEHB health plan brochures in an effort to make the brochure information more concise and easier to understand. To achieve this goal, we obtained feedback from Federal employees, benefits officers, and FEHB health plans. We used this information to guide the revamp process. Highlights of the brochure revamp include the following:

- adding a mini-text box to the front cover which includes where to find the rates, changes for 2013, and the summary of benefits
- moving the FEHB Facts (Section 11) to the beginning of the brochure as an

unnumbered section

- adding information on Qualifying Life Events to the FEHB Facts (Section 11)
- for fee-for-service FEHB plan brochures, combining all Medicare information (except the Part D notice) into Section 9 and renaming the section “Coordinating Benefits with Medicare and Other Coverage”

ELECTRONIC BROCHURES

We are continuing our Going Green initiative. We encourage you and your employees to continue using the electronic health plan brochures over the paper brochures. Agencies have responded positively to this effort and have shared our desire to help lower administrative costs and conserve natural resources. Remember that copies of all FEHB plan brochures are on our website at www.opm.gov/FEHBbrochures.

OPEN SEASON OPPORTUNITIES

During the annual Open Season, employees can take the actions listed below for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits (FEHB) Program.

- Enroll in a **flexible spending account** – a health care and/or dependent care account, under the FSAFEDS Program. Unlike with other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** carry over from year to year.

NOTE:

- 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 will remain \$5,000 for the 2013 Benefit Period.
- The minimum election for the flexible spending accounts will remain \$250.
- Enroll in, change, or cancel an existing enrollment in a **dental plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **vision plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **health plan** under the FEHB Program.

UPCOMING BALs

Through the BENEFITSINFO Listserv, you will receive BALs on the following topics in the upcoming months:

- **2012 Federal Benefits Open Season: 2012 Rider Information** - We will inform you how to order the *Guide to Federal Benefits*. Anticipated Issue Date: Late July

- **2012 Federal Benefits Open Season: Ordering and Distributing Materials** - We will inform you how to order and distribute Open Season materials including Program-specific materials. Anticipated Issue Date: Mid-September
- **2012 Federal Benefits Open Season: Conducting the Open Season** - We will provide you with information on counseling employees, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions. This BAL will also include the *Federal Benefits FastFacts: The 2012 Federal Benefits Open Season is Coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. Anticipated Issue Date: Mid-to-Late September
- **2012 Federal Benefits Open Season: Significant Events** - We will provide information on significant events affecting certain plans which you must communicate to your employees. Upon the announcement of the 2013 premium rates, we will release this BAL. Anticipated Issue Date: Late September (if there are any subsequent changes, we will issue a follow-up BAL in October)

As in the past, the 400 series will be dedicated to the Open Season. You can find BALs at www.opm.gov/retire/pubs/bals/index.asp.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials to help employees consider and assess the various choices available to them as they make their Open Season benefits decisions. Please distribute these materials to employees and post them on your agency's intranet in mid-September.

1. Open Season Checklist - a list of items to help enrollees get ready for Open Season
2. Open Season Resources – a list of resources to help enrollees find specific benefits information
3. Frequently Questioned Services – a list of services that OPM often receives inquiries on as to how, or if, the items are covered under our benefit Programs
4. Circle 'Round Your Benefits – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Please note that the 2012 Open Season information will be posted on our website, www.opm.gov/insure, in late October.

WHERE TO GO FOR MORE INFORMATION

Visit our website at www.opm.gov/insure to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2013 in early October. You will find specific Federal Benefits Open Season information on this website in late October.

If you have specific questions, please contact your agency's benefits officer. If you do not know who this person is, please go to <http://apps.opm.gov/abo/> where you will find a list of agencies and their Headquarters Benefits Officers.

Sincerely,

John O'Brien
Director
Healthcare and Insurance

2012 Open Season Checklist for 2013 Plan Year

	Federal Flexible Spending Account Program (FSAFEDS)	Federal Employees Dental and Vision Insurance Program (FEDVIP)	Federal Employees Health Benefits Program (FEHB)
Materials You May Need	<ul style="list-style-type: none"> ✓ Access to www.FSAFEDS.com ✓ Access to www.opm.gov/insure ✓ <i>Guide to Federal Benefits</i> www.opm.gov/insure/health/planinfo/guides/index.asp ✓ Want to read more about this Program? Go to www.opm.gov/insure and under "Quick Links" click on Federal Benefits <i>FastFacts</i>. 	<ul style="list-style-type: none"> ✓ Dental or vision plan brochure ✓ <i>Guide to Federal Benefits</i> www.opm.gov/insure/health/planinfo/guides/index.asp ✓ Access to www.opm.gov/insure ✓ Access to www.BENEFEDS.com and your password ✓ Want to read more about this Program? Go to www.opm.gov/insure and under "Quick Links" click on Federal Benefits <i>FastFacts</i>. 	<ul style="list-style-type: none"> ✓ Health plan brochure ✓ <i>Guide to Federal Benefits</i> www.opm.gov/insure/health/planinfo/guides/index.asp ✓ Access to www.opm.gov/insure ✓ Your password for electronic enrollment systems (if required by your agency) ✓ Want to read more about this Program? Go to www.opm.gov/insure and under "Quick Links" click on Federal Benefits <i>FastFacts</i>.
Getting Started	<ul style="list-style-type: none"> ✓ Estimate what your annual health/dependent care out-of-pocket expenses run each year. 	<ul style="list-style-type: none"> ✓ If you have predictable dental or vision expenses for you or your family, first see whether your health insurance plan covers them. 	<ul style="list-style-type: none"> ✓ Check to see if your current health plan is leaving the Program next year or if its service area is changing. ✓ Check the premium you will pay next year for your current health plan.

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 The 2013 Plan Information section at www.opm.gov/insure will be available in late October.

	FSAFEDS	FEDVIP	FEHB
Getting Started (Cont.)	<ul style="list-style-type: none"> ✓ Check if your health, dental, or vision insurance coverage will be different next year. ✓ Review the FSAFEDS Juke Box at www.FSAFEDS.com for an extensive list of eligible expenses. ✓ Use the FSAFEDS calculator to help determine how much to set aside. 	<ul style="list-style-type: none"> ✓ If you are enrolled in a dental and/or vision plan, check the premium you will pay next year. ✓ If you are enrolled, review your current plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing. 	<ul style="list-style-type: none"> ✓ Review your current health plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing. ✓ Determine what is the best type of health plan for you – Fee-for-Service Plan, Health Maintenance Organization Plan, High Deductible Health Plan, or Consumer Driven Health Plan.
Reviewing Your Options	<ul style="list-style-type: none"> ✓ An FSAFEDS account will reimburse eligible health care expenses for you, your spouse, and your dependents that are not covered or reimbursed by FEHB, FEDVIP, or other insurance, including reimbursing FEHB and FEDVIP copayments and deductibles (but not premiums). 	<ul style="list-style-type: none"> ✓ You can quickly compare dental and vision plans by looking at Appendix I of the <i>2013 Guide to Federal Benefits</i>. For a more detailed review of different plans go to www.opm.gov/insure and use our "Compare Plans" tool or a tool provided by PlanSmartChoice. 	<ul style="list-style-type: none"> ✓ You can quickly compare health plans by looking at Appendix E of the <i>2013 Guide to Federal Benefits</i>. For a more detailed review of different health plans go to www.opm.gov/insure and use our "Compare Health Plans" tool or tools provided by PlanSmartChoice and Checkbook.

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	FSAFEDS	FEDVIP	FEHB
Reviewing Your Options (Cont.)	<ul style="list-style-type: none"> ✓ Dental and vision care are eligible expenses whether combined with FEDVIP coverage or not. ✓ The Dependent Care FSA reimburses eligible dependent care (non-medical) expenses, covering expenses such as child care, before and after school care, and adult daycare. 	<ul style="list-style-type: none"> ✓ Add up the premium and out-of-pocket costs for the plans that interest you. Determine whether this amount is more or less than what you expect to receive in benefits. Know the annual limits on what the plan will pay you. ✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket dental and vision costs. 	<ul style="list-style-type: none"> ✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket health costs.
If You Want to Make a Change	<ul style="list-style-type: none"> ✓ You must re-enroll during the Open Season – your FSA enrollment does not automatically carry over to the next year. Re-enroll at www.FSAFEDS.com or call 1-877-372-3337. 	<ul style="list-style-type: none"> ✓ You may enroll or make changes to your enrollment online at www.BENEFEDS.com. You cannot do this through your agency's self-service system or with a registration form. You will need your user ID and password or create a new account. You may also call BENEFEDS at 1-877-888-3337. 	<ul style="list-style-type: none"> ✓ Most agencies offer two ways of making changes during Open Season: <ol style="list-style-type: none"> 1. Through the agency's online self-service system. You will need your password to log in. 2. By submitting a Health Benefits Election Form, SF 2809. Make sure you know where to turn in this form. <p>Check with your agency to see what it requires.</p>

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	FSAFEDS	FEDVIP	FEHB
If You Do Not Want to Make a Change	<ul style="list-style-type: none"> ✓ You must re-enroll during the Open Season – your FSA enrollment does not automatically carry over to the next year. Re-enroll at www.FSAFEDS.com or call 1-877-372-3337. 	<ul style="list-style-type: none"> ✓ If you are satisfied with your dental or vision insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue. 	<ul style="list-style-type: none"> ✓ If you are satisfied with your health insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue.

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FREQUENTLY QUESTIONED SERVICES

This chart lists items the Office of Personnel Management often receive inquiries on as to how, or if, the items are covered under our benefit Programs. Links to Program materials are on the last page of this document.

If an item on this list is important to you:

- 1) Review your health insurance coverage under the Federal Employees Health Benefits (FEHB) Program to determine if it is sufficient. If your current health plan does not meet your needs, then you may want to consider another FEHB plan;
- 2) Consider dental or vision coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP) if your FEHB coverage does not meet your needs (if your current dental and/or vision plan does not meet your needs, then you may want to consider another FEDVIP plan); and
- 3) Consider a flexible spending account (FSAFEDS) to save money and pay for eligible health care expenses that are not covered or reimbursed under FEHB or FEDVIP. FSAFEDS allows you to contribute money from your salary before taxes are withheld, to an account that reimburses you after you incur eligible out-of-pocket dependent care and/or healthcare expenses.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
Alternative medicine such as chiropractic care, acupuncture, massage therapy	Some alternative medicine services may be covered by your FEHB plan. Review your plan’s current brochure for the services that are covered.	N/A	Acupuncture and chiropractic expenses are eligible. Massage therapy expenses if prescribed by a physician for a specific illness, injury, trauma or condition are potentially eligible. A letter of medical necessity is required.
Artificial insemination or other infertility treatment	Artificial insemination is covered by FEHB Health Maintenance Organization (HMO) plans and may be covered by other types of FEHB plans. Review your plan’s current brochure for limitations or exclusions (such as the cost of donor sperm).	N/A	Artificial insemination expenses are eligible.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
Assisted reproductive technology (ART) procedures such as in vitro fertilization	Assisted reproductive services may be covered by your FEHB plan. Review your plan's current brochure for services that are covered.	N/A	Assisted reproductive expenses are eligible.
Charges above the Plan's allowance	Charges above the plan's allowance will not be paid by the plan. If you use a plan's participating or preferred provider, you will not be responsible for these charges.	For in-network providers, charges above the plan's allowance will not be paid by the plan. In some plans, out-of-network provider payments are based on usual and customary fees, not the plan allowance.	Medical expenses in excess of your FEHB or FEDVIP plan's allowance may be eligible.
Dental services	Common services such as: diagnostic services, preventive services, exams, x-rays, cleanings, and care for accidental injury may be covered by your FEHB plan. Review your plan's current brochure for the dental services that are covered.	FEDVIP dental plans cover services that FEHB plans may cover plus: fillings, extractions, periodontal scaling, complete dentures and adjustments, root canals, crowns, oral surgery, and bridges. Orthodontic services for dependent children younger than 19 are also covered under the dental FEDVIP plans.	Non-cosmetic dental expenses are eligible.
Diabetic testing supplies	Diabetic testing supplies are covered. Review your plan's current brochure for the level of reimbursement.	N/A	Diabetic testing supplies are eligible.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
First aid kits/supplies	Dressings, antiseptics and other first aid supplies generally are not covered, but some plans may offer additional benefits that are not part of the FEHB contract. Check your FEHB plan's brochure for details on non-FEHB benefits.	N/A	First aid kits/supplies are eligible.
Gym memberships	Gym memberships generally are not covered under regular FEHB benefits, but some plans may offer additional benefits that are not part of the FEHB contract. Check your FEHB plan's brochure for details on non-FEHB benefits.	N/A	Fees paid for a gym membership may be eligible expenses if prescribed by a physician and substantiated by his or her statement that membership is necessary to alleviate a medical condition. A letter of medical necessity is required.
Hearing aids	Hearing aids may be covered by your FEHB plan. Review your plan's current brochure for services that are covered.	N/A	Hearing aids and batteries are eligible expenses.
Lead based paint removal	Paint removal is not a covered service under FEHB plans.	N/A	Expenses for removing lead-based paint from surfaces in your home to prevent a child who has, has had, or is in danger of having lead poisoning from eating the paint are eligible. The surfaces must be in poor repair and within a child's reach.
Orthodontics	Orthodontic services may be covered by your FEHB plan. Review your health plan's current brochure for the orthodontic services that are covered.	FEDVIP dental plans provide orthodontic care for dependent children younger than 19. Dental plans may have a waiting period and a lifetime maximum for orthodontic services.	Orthodontic expenses are eligible.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
Over-the-counter (OTC) medicine and supplies	Drugs that do not require a prescription for their purchase are generally excluded from coverage.	N/A	Over-the-counter products that are medicines or drugs (acne treatments, allergy and cold medicines, antacids, etc.) are not eligible for reimbursement – unless you have a prescription for that item written by your physician.. Items that are not medicines or drugs do not require a prescription.
Prescription drugs (including maintenance medications)	Prescription drugs are covered. Review your plan’s current brochure for the level of reimbursement and any categories of drugs that are excluded from coverage.	Prescription drugs obtainable at a pharmacy are not covered.	Deductibles, copayments and coinsurance as well as costs for prescription drugs are eligible.
Speech generating devices	Speech generating devices may be covered by your FEHB plan. Review your plan’s current brochure for services that are covered.	N/A	Speech generating devices and other adaptive equipment used for a major disability and to assist with activities of daily living may be eligible. A letter of medical necessity is required.
Transportation for medical care	Ground transportation by ambulance is covered when medically appropriate. Air transportation by ambulance when required because of a medical emergency may also be covered. Transportation costs other than for ambulance services are generally not covered.	N/A	Costs of transportation to/from locations of medical care may be eligible for reimbursement provided certain requirements are met.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

Vision services	<p>Diagnosis and treatment of medical conditions, such as glaucoma and cataracts, are covered.</p> <p>Common services such as: examinations, eyeglasses, contacts and replacement lenses may be covered by your FEHB plan.</p> <p>Review your plan’s current brochure for the vision services that are covered.</p>	<p>FEDVIP vision plans cover services that FEHB plans may cover plus: frames, lenses (bifocal, trifocal, lenticular) and laser vision correction discounts.</p>	<p>Vision care expenses are eligible (i.e. eye exams, vision correction procedures, vision therapy, eyeglasses and contact lenses).</p>
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- Program information may be found on our website at www.opm.gov/insure
- Go to www.opm.gov/insure/fastfacts to read *FastFact* highlights on each of these benefit Programs
- Health insurance plan brochures are at www.opm.gov/FEHBbrochures
- Dental insurance plan brochures are at www.opm.gov/insure/dental/planinfo
- Vision insurance plan brochures are at www.opm.gov/insure/vision/planinfo
- For information on FSAFEDS, please visit the FSAFEDS website at www.fsafeds.com

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

Helpful Resources for Open Season

FLEXIBLE SPENDING ACCOUNT – Federal Flexible Spending Account Program (FSAFEDS)		
What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and flexible spending accounts	Open Season and FEHB FastFacts	www.opm.gov/insure/fastfacts
Get information about the flexible spending account program	FSAFEDS website	www.FSAFEDS.com
	FSAFEDS brochure	www.FSAFEDS.com/forms/OPM-FSA-OVTF-10-031.pdf
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Talk to an FSAFEDS representative	Open Season benefits fair	Contact your agency HR staff
	Contact FSAFEDS	1-877-372-3337 (TTY Line: 1-800-952-0450) Email: fsafeds@shps.com
DENTAL INSURANCE – Federal Employees Dental and Vision Insurance Program (FEDVIP)		
What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and dental insurance	Open Season and Dental Insurance FastFacts	www.opm.gov/insure/fastfacts
Compare dental plans	2013 Compare Dental Plans tool	www.opm.gov/insure/dental/search/fedvipsearch.aspx
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Find 2013 premiums	2013 Dental Premiums	www.opm.gov/insure/dental/rates
	2013 Dental plan brochures (premiums on back page)	www.opm.gov/insure/dental/planinfo
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Determine how my dental plan changes for 2013	2013 Dental plan brochure: “How We Have Changed for 2013”	www.opm.gov/insure/dental/planinfo
Determine my out-of-pocket costs	2013 Dental plan brochure	www.opm.gov/insure/dental/planinfo
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers available in <i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides

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Helpful Resources for Open Season

VISION INSURANCE -- Federal Employees Dental and Vision Insurance Program (FEDVIP)

What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and vision insurance	Open Season and Vision Insurance FastFacts	www.opm.gov/insure/fastfacts
Compare vision plans	2013 Compare Vision Plans tool	www.opm.gov/insure/dental/search/fedvipsearch.aspx
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Find 2013 premiums	2013 Vision Premiums	www.opm.gov/insure/vision/rates
	2013 Vision plan brochures (premiums on back page)	www.opm.gov/insure/vision/planinfo
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Determine how my vision plan changes for 2013	2013 Vision plan brochure: “How We Have Changed for 2013”	www.opm.gov/insure/vision/planinfo
Determine my out of pocket costs	2013 Vision plan brochure	www.opm.gov/insure/vision/planinfo
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers available in the <i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides

HEALTH INSURANCE – Federal Employees Health Benefits (FEHB) Program

What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and health insurance	Open Season and FEHB FastFacts	www.opm.gov/insure/fastfacts
Compare health plans	2013 Compare Health Plans tool	www.opm.gov/insure/health/search/plansearch.aspx
	PlanSmartChoice for 2013 (available to all Federal employees and annuitants)	www.plansmartchoice.com/registration.aspx
	Consumer’s Checkbook for 2013 (if your agency has a subscription)	www.checkbook.org/newhig2/hig.cfm

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Helpful Resources for Open Season

HEALTH INSURANCE – Federal Employees Health Benefits (FEHB) Program) - CONTINUED

What do I need to do?	What resources are available to me?	Where can I find these resources?
Find my 2013 premiums	2013 FEHB Premiums	www.opm.gov/insure/health/rates
	2013 Health plan brochures (premiums on the back page)	www.opm.gov/FEHBbrochures
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Determine how my health plan changes for 2013	2013 Health plan brochure: Section 2. “Changes for 2013”	www.opm.gov/FEHBbrochures
Determine if my health plan is still participating in the FEHB Program or has changed service areas	2013 Compare Health Plan tool	www.opm.gov/insure/health/search/planssearch.aspx
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
	2013 Health plan brochure for service area changes	www.opm.gov/FEHBbrochures
Determine my out-of-pocket costs	2013 Health plan brochure	www.opm.gov/insure/health/search/planssearch.aspx
Find out what different types of plans are available to me (Fee-for-Service, Health Maintenance Organization, High Deductible Health Plan, Consumer-Driven Health Plan)	FEHB Handbook	www.opm.gov/insure/health/reference/handbook/fehb05.asp#top
	Glossary	www.opm.gov/insure/glossary/index.asp
	Types of Plans	www.opm.gov/insure/health/planinfo/types.asp
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers in the <i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides

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The intent of this diagram is to provide you with a general understanding of how the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) work together. For specific information on each Program, visit www.opm.gov/insure.

Circle 'Round Your Benefits

How to Get the Most Value from the Programs

