



West Virginia National Guard Human Resources Office Bulletin



Bulletin Number: 14-01

Date: 4 November 2014

Applicability: National Guard (NG) Technicians

2014 Federal Benefits Open Season

Subject: Open Season Announcement

References: OPM Benefits Administration Letter Number(s) 14-401-405

Effective Date: 1 January 2015

Use: This year's Federal Employees' Open Season begins on Monday, November 10, 2014 and runs through Monday, December 8, 2014. This is the time for Federal employees to think about their health, dental, vision, and tax-saving needs, and to make changes to or enroll in one of the available programs.

Enrollment Opportunities: During the annual Open Season, employees may 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 (FSA) – a health care and/or dependent care account under the FSAFEDS Program. Unlike other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** carry over from year to year however new changes for 2015 allow for carryover of \$500 unspent funds for certain FSA types. **NOTE:** The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account is \$2,500 for the 2015 Benefit Period; the maximum annual election for a Dependent Care Flexible Spending Account is \$5,000 for the 2015 Benefit Period; the minimum election for the flexible spending account is \$100.
- 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.

All open Season enrollment changes are prospective and, therefore, will take effect the first full pay period in January. Changes and/or enrollments beyond the December 8, 2014 cutoff date will require a Qualifying Life Event (QLE) such as birth of a child, marriage, or divorce.

FEHB

FEHB offers three plan types, Nationwide Fee-for-Service Plans, Health Maintenance Organizations (HMOs) and High Deductible & Consumer-Driven Health Plans. The two types of enrollments offered by FEHB are self only and self and family. If you are happy with your current plan, you simply have to “do nothing,” the current enrollment will automatically continue.

To make open season changes for FEHB, please remember all WV National Guard Federal Technicians will need to utilize either the Employee Benefits Information System (EBIS) available at www.abc.army.mil or call ABC-C at 1-877-276-9287.

FEHB and the Affordable Care Act

1Q: Does this Coverage Provide Minimum Essential Coverage?

1A: The Affordable Care Act requires most people to have health care Coverage that qualifies as "minimum essential coverage." Coverage under this plan qualifies as minimum essential coverage.

2Q: Does this Coverage Meet the Minimum Value Standard?

2A: The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.

References for FEHB and the ACA:

www.opm.gov/insure

www.opm.gov/healthcare-insurance/healthcare/plan-information/summary-of-benefits

<http://www.opm.gov/healthcare-insurance/special-initiatives/health-care-reform>

<http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>

www.healthcare.gov/

FEDVIP

FEDVIP works similar to FEHB but is a separate plan. FEDVIP allows self only and self and family enrollments, but is unique, and unlike FEHB, FEDVIP allows self plus one enrollment. There are no pre-existing condition limitations, and FEDVIP is not intended to replace any existing coverage. Dental and vision services offered by an FEHB plan (if enrolled) would be paid as primary services and FEDVIP coverage would be paid secondary. As with FEHB, if changes are required in your current plan, the existing enrollment will automatically continue.

For additional information regarding FEDVIP and to enroll, visit www.benefeds.com.

(FSA)

FSAFEDS allows employees to contribute pre-tax dollars, and to receive reimbursement for out-of-pocket dependent and health care expenses. The three types of enrollments allowed are, Dependent Care, Health Care, and Limited Expense. A dependent care FSA may be used for reimbursement of eligible expenses such as child care, before and/or after school programs, adult day care, etc. A health care FSA may be used for reimbursement for eligible expenses such as co-pays, coinsurance, deductibles, chiropractic services, contacts, dental, vision, eyeglasses, over-the-counter medicines, etc. A Limited Expense FSA is limited to dental and vision expenses and is designed for employees with a High Deductible Health Plan.

For additional information, to enroll in or change, and to find a comprehensive list of eligible expenses, visit www.fsafeds.com.

Guides and Resources

As an enclosure to this bulletin, please find four guides to assist with your Open Season decisions. These guides will be beneficial in considering and assessing the various options available to you during this year's Open Season.

Enclosure 1: The 2015 Open Season Checklist is a list of items to assist enrollees in preparing for Open Season

Enclosure 2: Open Season Resources guide is a list of resources to assist enrollees in finding specific benefits information

Enclosure 3: The Frequently Questioned Services is a list of services OPM often receives inquiries on as to how, or if, the items are covered under a benefit plan

Enclosure 4: The 'Circle Round your Benefits' is a diagram to assist enrollees with how the three programs participating in Open Season (FSAFEDS, FEHB, and FEHB) work together.

Enclosure 5: Federal Flexible Spending Account Program Changes 2015

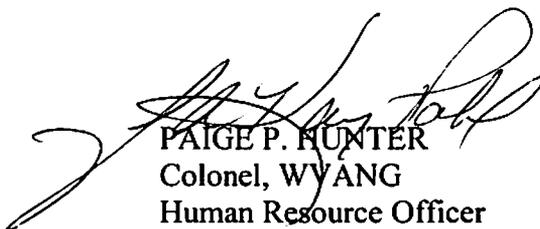
Please note 2015 Plan information and premiums are now available on the Office of Personnel Management's website. Click on the following links to view available plans and premiums:

FEHB, FEDVIP, and FSAFEDS Comparison Tool: www.plansmartchoice.com

FEHB Plan Comparison Tool: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>

Office of Personnel Management: www.opm.gov

For more information concerning Open Season, please call the Technician Hotline at 304-561-6749.



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