



West Virginia National Guard Human Resources Office Bulletin



Bulletin Number: 11-02

Date: 1 October 2011

Applicability: National Guard (NG) Technicians

2011 Federal Benefits Open Season

Subject: Open Season Announcement

References: OPM Benefits Administration Letter Number 11-401

Effective Date: 1 January 2012

Use: This year's Federal Employee's Open Season begins on Monday, November 14, 2011 and runs through Monday, December 12, 2011. 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.

During Open Season, employees can take the actions listed below for the Federal Employees Health Benefits (FEHB) program, Federal Employee Dental and Vision Program (FEDVIP), and Flexible Spending Account (FSA) allow you to make the following changes:

- Enroll in, change, or cancel an existing enrollment in a health plan under the FEHB Program.
- Enroll in, change, or cancel an existing enrollment in a Dental or Vision plan under the FEDVIP Program.
- Enroll in a Flexible Spending Account (FSA): 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 year to year.

All open Season enrollment changes are prospective and, therefore, will take effect 1 January 2012. Changes and/or enrollments beyond the 12 December 2011 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.

In an effort to Go Green, OPM is encouraging all Federal employees electronic health plan brochures over the paper brochures. Copies of all plan brochures are available on OPM’s website at www.opm.gov/FEHBbrochures. More information regarding FEHB can also be found at www.opm.gov/insure/health.

In order to make open season changes for FEHB, please remember that all WV National Guard Federal Technicians will need to utilize either the Employee Benefits Information System (EBIS) available at www.abc.army.mil or the Interactive Voice Response System (IVRS) at 1-877-276-9287.

FEDVIP

FEDVIP works similar to FEHB but is a separate plan that offers 7 dental and 3 vision plans. FEDVIP allows self only and self and family enrollment but 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 your FEHB plan (if enrolled) would be paid as primary services and FEDVIP coverage would be paid secondary. As with FEHB, if you do not wish to make any changes 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 can 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 can 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, you will find four guides to help you with your Open Season decisions. These guides will help you consider and assess the various options available to you during this year’s Open Season.

Enclosure 1: The 2011 Open Season Checklist is a list of items to help enrollees prepare for Open Season

Enclosure 2: The 2011 Open Season Resources guide is a list of resources to help enrollees find specific benefits information

Enclosure 3: The Frequently Questioned Services is a list of services that 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 help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEHB, and FEHB) work together.

Please note that 2012 Plan information to OPM's website www.opm.gov/opensession beginning in early November.

Your points of contact are the Employee Relations Specialist at (304) 561-6431 and the Technician Manager at (304) 561-6634.

ANITA K. PAHL
CIV, GS, WVNG
Deputy Human Resource Officer



Benefits Administration Letter

Number: 11-401

Date: July 29, 2011

Subject: 2011 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2011 Open Season Benefits Administration Letters (BAL). This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 14, 2011 through Monday, December 12, 2011**. Please ensure your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

On April 19, 2010, OPM issued a proposed regulation on miscellaneous FEHB Program changes in the Federal Register (Vol. 75, No. 74 page 20314). One proposed change was to make the Federal Benefits Open Season dates November 1st through November 30th of each year. The final regulation (Federal Register Vol. 75, No. 236 page 76615) **does not** change the dates of Open Season. The dates of the Federal Benefits Open Season will continue to be from the Monday of the second full workweek in November through the Monday of the second full workweek in December.

ELECTRONIC BROCHURES

In our Going Green initiative, we are encouraging the use of 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.

1. 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 year to year.
2. Enroll in, change, or cancel an existing enrollment in a dental plan under the FEDVIP Program.

3. Enroll in, change, or cancel an existing enrollment in a vision plan under the FEDVIP Program.
4. 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:

1. Federal Benefits Open Season: 2011 Rider Information - We will inform you how to order the *Guide to Federal Benefits*. Anticipated Issue Date: First week of August
2. 2011 Federal Benefits Open Season: Ordering and Distribution of Material -We will inform you how to order and distribute Open Season materials including Program-specific materials. Anticipated Issue Date: Early September
3. 2011 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 2011 Federal Benefits Open Season is Coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. Anticipated Issue Date: Mid-September
4. 2011 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 2012 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

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 2012 Plan information will be posted on our website, www.opm.gov/insure/openseason, beginning in early November.

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 2012 in early October. You will find specific Federal Benefits Open Season information on this website beginning in early November.

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.

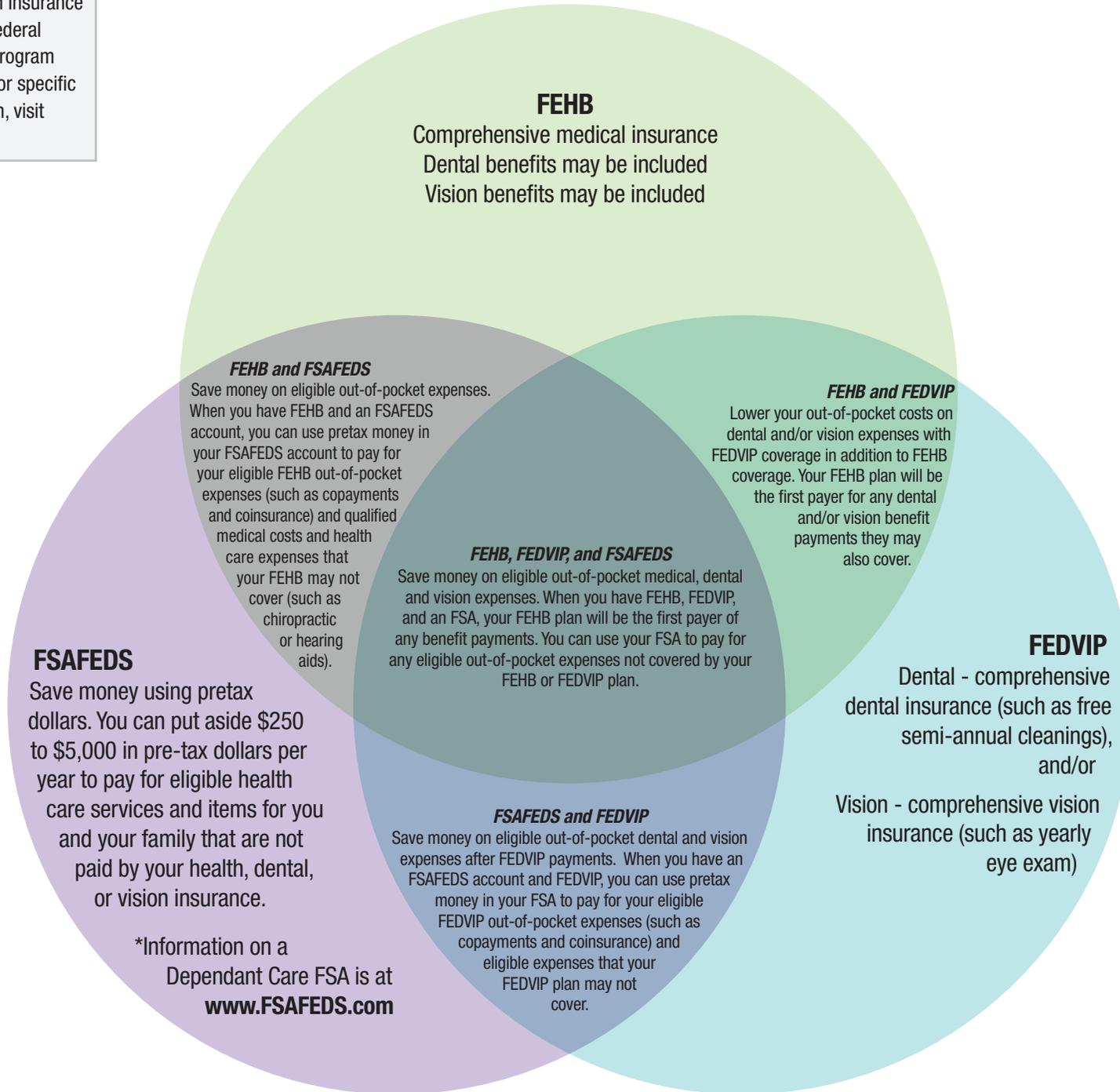
Sincerely,

John O'Brien
Director
Healthcare and Insurance

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



Frequently Questioned Services

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

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. |
| 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. |

Always refer to the individual FEHB and FEDVIP brochures and the www.FSAFEDS.com website before making your final enrollment decisions. 1

| 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> |
|--|--|--|---|
| Artificial insemination or other infertility treatment | <p>Artificial insemination is covered by FEHB Health Maintenance Organization (HMO) plans and may be covered by other types of FEHB plans.</p> <p>Review your plan's current brochure for limitations or exclusions (such as the cost of donor sperm).</p> | N/A | Artificial insemination expenses are eligible. |
| Charges above the Plan's allowance | <p>Charges above the plan's allowance will not be paid by the plan.</p> <p>If you use a plan's participating or preferred provider, you will not be responsible for these charges.</p> | 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 | <p>Common services such as: diagnostic services, preventive services, exams, x-rays, cleanings, and care for accidental injury may be covered by your FEHB plan.</p> <p>Review your plan's current brochure for the dental services that are covered.</p> | 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 | <p>Diabetic testing supplies are covered.</p> <p>Review your plan's current brochure for the level of reimbursement.</p> | N/A | Diabetic testing supplies are eligible. |

Always refer to the individual FEHB and FEDVIP brochures and the www.FSAFEDS.com website before making your final enrollment decisions. 2

| 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. | FEDVIP dental plans provide orthodontic care for dependent children younger than 19. | Orthodontic expenses are eligible. |

Always refer to the individual FEHB and FEDVIP brochures and the www.FSAFEDS.com website before making your final enrollment decisions. 3

| 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> |
|--|---|---|---|
| | Review your health plan's current brochure for the orthodontic services that are covered. | Dental plans may have a waiting period and a lifetime maximum for orthodontic services. | |
| 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. |

Always refer to the individual FEHB and FEDVIP brochures and the www.FSAFEDS.com website before making your final enrollment decisions. 4

| 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> |
|--|---|--|---|
| 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> |

Program information is 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/insureFEHBbrochures.

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.

Always refer to the individual FEHB and FEDVIP brochures and the www.FSAFEDS.com website before making your final enrollment decisions. 5

2011 Open Season Checklist for 2012 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. |

Open Season runs from November 14 through December 12, 2011.

The 2012 premiums will be available at www.opm.gov/insure in early October.

The 2012 Plan Information section at www.opm.gov/insure will be available in early November.

| | 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. ✓ What is the best type of health plan for you – Fee-for-Service? Health Maintenance Organization? High Deductible 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>2012 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>2012 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 <u>must</u> 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. <i>You will need your password to log in.</i> 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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The 2012 Plan Information section at www.opm.gov/insure will be available in early November.

| | FSAFEDS | FEDVIP | FEHB |
|--|--|---|---|
| If You Do Not Want to Make a Change | <ul style="list-style-type: none"> ✓ You <u>must</u> 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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The 2012 Plan Information section at www.opm.gov/insure will be available in early November.

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>2012 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 | 2012 Compare Dental Plans tool | www.opm.gov/insure/dental/search/fedvipsearch.aspx |
| | <i>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |
| Find 2012 premiums | 2012 Dental Premiums | www.opm.gov/insure/dental/rates |
| | 2012 Dental plan brochures (premiums on back page) | www.opm.gov/insure/dental/planinfo |
| | <i>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |
| Determine how my dental plan changes for 2012 | 2012 Dental plan brochure: “How We Have Changed for 2012” | www.opm.gov/insure/dental/planinfo |
| Determine my out-of-pocket costs | 2012 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>2012 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 | 2012 Compare Vision Plans tool | www.opm.gov/insure/dental/search/fedvipsearch.aspx |
| | <i>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |
| Find 2012 premiums | 2012 Vision Premiums | www.opm.gov/insure/vision/rates |
| | 2012 Vision plan brochures (premiums on back page) | www.opm.gov/insure/vision/planinfo |
| | <i>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |
| Determine how my vision plan changes for 2012 | 2012 Vision plan brochure: “How We Have Changed for 2012” | www.opm.gov/insure/vision/planinfo |
| Determine my out of pocket costs | 2012 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>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |
| Determine how my vision plan changes for 2012 | 2012 Vision plan brochure: “How We Have Changed for 2012” | www.opm.gov/insure/vision/planinfo/index.asp |
| 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 | 2012 Compare Health Plans tool | www.opm.gov/insure/health/search/plansearch.aspx |
| | PlanSmartChoice for 2012(available to all Federal employees and annuitants) | www.plansmartchoice.com/registration.aspx |
| | Consumer’s Checkbook for 2012 (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 2012 premiums | 2012 FEHB Premiums | www.opm.gov/insure/health/rates |
| | 2012 Health plan brochures (premiums on the back page) | www.opm.gov/FEHBbrochures |
| | <i>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |
| Determine how my health plan changes for 2012 | 2012 Health plan brochure: Section 2. “How we change for 2012” | www.opm.gov/FEHBbrochures |
| Determine if my health plan is still participating in the FEHB Program or has changed service areas | 2012 Compare Health Plan tool | www.opm.gov/insure/health/search/plansearch.aspx |
| | <i>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |
| | 2012 Health plan brochure for service area changes | www.opm.gov/FEHBbrochures |
| Determine my out-of-pocket costs | 2012 Health plan brochure | www.opm.gov/insure/health/search/plansearch.aspx |
| Find out what different types of plans are available to me (Fee-for-Service, Health Maintenance Organization, High Deductible 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>2012 Guide to Federal Benefits</i> | www.opm.gov/insure/health/planinfo/guides |

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