



West Virginia National Guard Human Resources Office Bulletin



Bulletin Number: 10-07

Date: 29 October 2010

Applicability: National Guard (NG) Technicians

2010 Federal Benefits Open Season

Subject: Open Season Announcement

References: OPM Benefits Administration Letter Number 10-401

Effective Date: 2 January 2011

Use: This year's Federal Employee's Open Season begins on Monday, November 8, 2010 and runs through Monday, December 13, 2010. 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 2 January 2011. Changes and/or enrollments beyond the 13 December 2010 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. Additional information such as participating carriers, available plans and premiums can be found by visiting www.opm.gov/insure.

In order to make open season changes for FEHB, 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. Please see HRO Bulletin 10-05 for more information regarding the Army Benefits Center.

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. Please pay close attention to the most recent changes that are being made to the 2011 FSA enrollment, specifically, which types of medicines and drugs will require a prescription for reimbursement.

You can also find out more information regarding specific benefits plans by visiting the following link: http://www.opm.gov/insure/federal_employ/index.asp.

Your points of contact are the Employee Relations Specialist at (304) 561-6431 and the Technician Manager at (304) 561-6357.


WILLIAM E. CRANE
COL, EN, WVARNG
Human Resource Officer