



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.

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