

FEDERAL BENEFITS OPEN SEASON

NOVEMBER 10 - DECEMBER 8, 2008



Information for Employees of the USDA Marketing and Regulatory Programs (APHIS, AMS, and GIPSA)

Open season is the time to make elections or changes that you usually cannot make any other time of the year.

Can I sit out this open season and do nothing?

Yes, if you are already enrolled in FEHB and/or FEDVIP, your enrollment continues in those plans automatically (unless your plan has dropped its participation). Always check whether your plan is continuing, and what benefits and premiums will be in effect next year. If you do nothing this open season, and you become unhappy with your 2009 benefits or premiums, you cannot cancel or change until the next open season!

If you have an FSAFEDS account, it will NOT continue automatically; you MUST reenroll if you want to participate in 2009.

What is Open Season? This is the time for you to think about your health, dental, vision, and tax-saving needs, and to make changes to, or enroll in, these programs:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Accounts (FSAFEDS)

Where do I find information?

Your gateway to open season begins at this website:

www.opm.gov/insure

How do I choose a health plan?

Use the Plan Search tool on the OPM website to find and compare plans. By entering the Zip Code where you live, you will be able to see what health plans are available to you, then you will be able to select side-by-side comparisons, including benefits, premiums, and quality indicators.

Before you make a final decision, you should review the individual plan brochures, also available at OPM's web site, for details about plan coverage, deductibles, geographic coverage, and any required membership fees. In addition, check the provider directories on the health plan's website to find out about the plan's doctors and clinics.

Some health plans have dropped out of the FEHB program for 2009. If the plan you are currently enrolled in will not be participating next year, you MUST enroll in a different plan to continue FEHB coverage in 2009. Click here for the lists of plans making significant changes:
<http://www.aphis.usda.gov/mrpbs/hr/benefits/index.shtml>

How do I make a health benefits open season change?

You are permitted to make only **one** health insurance election during the open season. Please make sure you have decided on a plan that is right for you and your family, prior to completing the election process.

Use only **one** of the following methods:

1. Use the **National Finance Center's Employee Personal Page (NFC EPP)** to make your health benefits election or change. Go to https://www.nfc.usda.gov/personal/ep_warning.asp and click on *Accept*. You will need your Social Security Number (SSN) and NFC EPP password to enter the system, or you may use your USDA eAuthentication. If you don't remember your NFC EPP password, you may request a new one at this web site. You may choose to have your new password emailed to you in one business day, or mailed to your NFC address of record in 7 to 10 business days.

Once you have entered the NFC EPP system, directly under *Welcome (Your Name)*, click on the *Self Service* button. Then click on *FEHB (Health Insurance)* to make your change. You will need the 3-digit code of the health plan you are enrolling in, and if you are enrolling in a self and family plan, the name, SSN, date of birth, address and zip code of each of your **eligible family members** (see side bar). Review the information carefully before submitting it.

Print a copy of your EPP enrollment for yourself when you are finished. This is your proof of enrollment until you receive ID cards from your health plan.

2. As an alternative to using the NFC EPP, you may complete an SF-2809, Health Benefits Election Form, revised October 2004. Older versions are not usable.

The SF-2809 is available at <http://www.opm.gov/insure/health/>. Be sure to review the instructions as you complete this form.

If you choose to complete the SF-2809, send the Official Personnel Folder copy (copy 1) of this form by **FAX to Minneapolis Benefits at 612- 336-3545**, or by mail to:

USDA, MRP Human Resources, Benefits Team
100 North Sixth Street
Minneapolis, MN 55403-1588

If you FAX, do NOT mail the form. Copy 1 is the only copy we need to process your election - do not fax multiple copies. Do NOT send your SF-2809 form to any other office. We will mail you a processed copy of your SF-2809 form, which you will keep as proof of enrollment until you receive ID cards from your health plan.

Eligible family

members for the FEHB program are:

- your current spouse*;
- unmarried dependent children under age 22 (including adopted child);
- stepchild, foster child, or recognized child born out of wedlock who lives with and is financially dependent on you; and
- unmarried disabled child over age 22 incapable of self support because of a physical or mental disability that began before age 22.

A grandchild or foster child *may* be covered under your FEHB enrollment under certain conditions; see required statement to attach to SF-2809: <http://www.aphis.usda.gov/mrpbs/downloads/form/mrp/fosterform.pdf>

*For Federal benefit programs, the 1996 Defense of Marriage Act (DoMA) defines the word "spouse" as a person of the opposite sex who is a husband or wife. DoMA supersedes any state or local laws. Same-sex spouses and domestic partners are **not** eligible family members for FEHB.

What is the deadline?

It is important that you take action early during the Federal Benefits Open Season, since your health benefits enrollment change must be processed through the NFC EPP or received by the Benefits Team no later than December 8, 2008.

When are FEHB open season changes effective?

Health Benefits Open season enrollments and changes are effective January 4, 2009. Cancellations of enrollments made during open season are effective at midnight on January 3, 2009. Check your Statement of Earnings and Leave for pay period 1 of 2009, to make sure the changes you elected were processed.

What about health plan ID cards?

You will receive health plan identification cards directly from your health plan. If you do not receive your ID card by the beginning of February, please contact your health plan directly. If proof of coverage is needed before a card is received, use the copy of the SF-2809 that will be returned to you after it is processed by the Minneapolis Benefits Team, or the copy from NFC EPP.

Part time employees pay a higher premium than full-time employees.

The premium is based on a pro-rated share of the government premium. For example, a part-time employee scheduled to work 20 hours per week will pay 50% of the government share of the premium in addition to the regular full-time employee share, whereas a part-time employee scheduled to work 32 hours per week will pay 20% of the government premium in addition to the regular full-time employee premium. The premiums paid by the Government and a full-time employee are shown on this web page: <http://www.opm.gov/insure/health/rates/index.asp> Look at the non-postal bi-weekly premium rates.

Can temporary employees enroll? Certain temporary employees may be eligible for enrollment in the FEHB Program. If you have completed 1 year of current continuous employment, excluding any breaks in service of 5 days or less, you may be eligible to enroll during the open season. Intermittent employees and employees who are expected to work less than 6 months in each year are **not** eligible for health benefits. Temporary employees who enroll in the FEHB Program will have the **FULL PREMIUM** withheld from their pay (**no portion will be paid by the Government**). A special Guide (RI 70-8) showing the premium rates for *Certain Temporary Employees* is available from OPM's web site: <http://www.opm.gov/insure/health>. Click on Guides.

**OPEN SEASON
DEADLINE IS
DECEMBER 8, 2008.**

**OPEN SEASON
CHANGES FOR
FEHB ARE
EFFECTIVE
JANUARY 4, 2009.**

If you are retiring before January 4, 2009, do not use the NFC EPP to process your open season change. Instead, complete the SF-2809 and write at the top: "RETIRING ON (DATE)." Submit the SF-2809 to your servicing Benefits Specialist so that your form is sent to the Office of Personnel Management to process with your retirement application.

There are no waiting periods or limitations for pre-existing conditions under the FEHB program.

**Questions?
Please call or
email the
Benefits
Specialist who
services your
program.**

How do health insurance premiums lower my taxable income?

Health insurance premiums are automatically deducted on a pretax basis, thereby reducing your taxable income, unless you waived participation in the pretax program. For more information, see:

<http://www.opm.gov/insure/health/reference/premconversion/index.asp> .

The Federal Benefits Open Season is an opportunity for you to change your FEHB pretax status, using the NFC EPP, under *Health Insurance - Make Changes*.

My spouse has a cheaper plan outside of the government - why should I enroll in the FEHB program?

Cancellation of FEHB enrollment, or choosing not to enroll in an FEHB plan, can have serious consequences because you must be covered by the Federal Employees Health Benefits Program for the five years of service before retiring if you want to continue FEHB coverage into retirement. Unlike the FEHB program, many private employers do not provide health insurance for their retirees or spouses.

What if I go into non pay status, such as LWOP?

If you enter a non pay status, you are responsible for the employee share of your health insurance premiums, and you will be billed by the National Finance Center for any pay periods of missed premiums. There are exceptions for active military duty. See full instructions at

http://www.aphis.usda.gov/mrpb/hr/benefits/fehb_options.shtml

What if I leave Federal employment?

If you leave Federal employment, you may be eligible for Temporary Continuation of Coverage (TCC) which continues your FEHB enrollment for up to 18 months. TCC is also available for up to 36 months for dependents who lose eligibility as family members under your FEHB enrollment. This includes a spouse who loses coverage because of divorce, and children who lose coverage because they marry or reach age 22. TCC enrollees must pay the total plan premium (employee and government shares), plus a 2% administrative charge, and must enroll within specific time frames. A special TCC Guide (RI 70-5) showing the premium rates is available from OPM's web site: <http://www.opm.gov/insure/health>. Click on FEHB Guides.

Questions about FEHB?

Please call or email the Benefits Specialist who services your program:

APHIS

If you are an APHIS employee (except VS and PPQ), call Peigi Enzler, 612-336-3283 or email peigi.r.enzler@aphis.usda.gov

If you work for VS, call Laura Frantes, 612-336-3312, or email laura.l.frantes@aphis.usda.gov

If you work for PPQ, call Sharon Hudoba, 612-336-3365, or email sharon.a.hudoba@aphis.usda.gov

AMS

If you are an AMS employee (except F&V), call Marcie Noyes, 612-336-3301, or email marcie.j.noyes@aphis.usda.gov

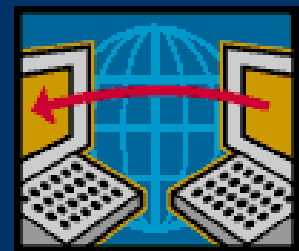
If you work for AMS Fruit & Vegetable, call Laura Frantes, 612-336-3312, or email laura.l.frantes@aphis.usda.gov

GIPSA

All GIPSA employees call Sharon Hudoba, 612-336-3365, or email sharon.a.hudoba@aphis.usda.gov

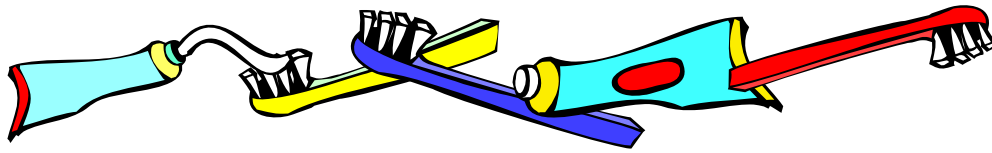


To continue FEHB into retirement, you must be enrolled in FEHB for the five years of service immediately preceding retirement, or, if less than five years, for the period of service you were eligible to enroll.



Information you provide by enrolling in the Federal Employees Health Benefits Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether you qualify for benefits, payments, or eligibility in the FEHB program, Medicare, or other government benefits programs.

APHIS Foreign Service employees call 301-734-7550.



FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

What is FEDVIP? Why would I need it?

This supplemental insurance can help you with dental and vision expenses not covered by your FEHB or other health plan.

FEDVIP allows comprehensive dental and vision insurance plans to be purchased on a group basis, which means competitive premiums for you, and no limitations on pre-existing conditions. If you are eligible for FEHB, you are eligible for FEDVIP, whether you are enrolled in the FEHB program or not.

FEDVIP enrollments automatically continue from one year to another, just like FEHB enrollments. Open season is the time to enroll, cancel, or change FEDVIP coverage. FEDVIP premiums are paid through payroll deduction using pre-tax dollars, so that you pay less in taxes.

There is no 5 year enrollment requirement for FEDVIP; when you retire your FEDVIP enrollment will automatically continue into retirement.

Where do I find information about FEDVIP?

To find information about FEDVIP plans and premiums, go to:
www.opm.gov/insure/

How do I enroll in FEDVIP?

Employees who wish to enroll or to change or cancel their enrollment in a FEDVIP plan must process their request through the BENEFEDS website at www.BENEFEDS.com.

BENEFEDS representatives are available to assist with enrollment and can be reached by calling BENEFEDS at 1-877-888-3337, or TTY 1-877-889-5680 during the Open Season from:

- 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday; and
- 8:00 a.m. to 12:00 p.m. (midnight) Eastern Time on December 8, 2008.



The deadline for FEDVIP open season elections is December 8, 2008. No exceptions!

Find FEDVIP plan information at www.opm.gov/insure/

Enroll, change, or cancel FEDVIP only during open season, using www.BENEFEDS.com

Open Season elections are effective January 1, 2009.

The FEDVIP plans will send confirmation of open season enrollments to enrollees by mid January.

If you have any questions about FEDVIP enrollment, call BENEFEDS 1-877-888-3337

FEDVIP enrollments are not processed by the NFC EPP or by MRP Human Resources. You must enroll through BENEFEDS.

Federal Flexible Spending Accounts (FSAFEDS)

What is it and why would I need it?

FSAFEDS can help you save money by allowing you to set aside pre-tax funds to pay for eligible out-of-pocket dependent-care and health-care expenses:

- The Dependent Care Flexible Spending Account (DCFSA) reimburses non-medical expenses associated with child care or adult day care.
- The Health Care Flexible Spending Account (HCFSA) reimburses eligible health care expenses.
- Employees covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in a Limited Expense HCFSA (LEX HCFSA) for their eligible dental and vision expenses.

Where do I find information?

For complete information go to:

<https://www.fsafeds.com/fsafeds/index.asp>

How do I enroll?

Enroll at:

<https://www.fsafeds.com/fsafeds/index.asp>

If you are unable to enroll using the web site, or if you have questions, call FSAFEDS at 1-877-372-3337 or TTY 1-800-952-0450 during Open Season phone hours:

- 9:00 am to 9:00 pm Eastern Time, Monday through Friday
- 9:00 am to 12:00 pm midnight Eastern Time on December 8, 2008.

The deadline for open season elections is December 8, 2008.

FSAFEDS open season elections are effective January 1, 2009.

Claim reimbursement for eligible expenses incurred between January 1, 2009, through March 15, 2010. Use it or lose it!



Using FSAFEDS lowers your taxable income!

FSAFEDS enrollments do NOT carry over from year to year.

Enroll at www.fsafeds.com

The DEADLINE for FSAFEDS open season elections is December 8, 2008.

Employees who enroll in FSAFEDS during Open Season will have from January 1, 2009, through March 15, 2010, to spend their FSAFEDS account.

If you have any questions about FSAFEDS enrollment, call FSAFEDS at 1-877-372-3337.

FSAFEDS enrollments are not processed by the NFC EPP or by MRP Human Resources. You must enroll through FSAFEDS.