

FEDERAL BENEFITS OPEN SEASON

NOVEMBER 10 - DECEMBER 8, 2008

Instructions for Marketing and Regulatory Program Administrative Offices



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

Enrollments in FEHB and FEDVIP continue from one year to the next, unless the plan has dropped its participation.

Employees do not need to make changes to FEHB or FEDVIP unless they want to enroll, change plans or cancel their enrollment!

FSAFEDS accounts do NOT continue automatically; employees MUST reenroll if they want to participate in 2009.

NOTE THAT THE ENROLLMENT PROCESS AND EFFECTIVE DATES ARE DIFFERENT FOR EACH BENEFIT!

What is Open Season? This is the time for employees to think about their 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)

To provide employees with the best possible service, please review the instructions and web sites so that you are familiar with the resources and are better able to assist your employees during the Federal Benefits Open Season.

The APHIS website provides the specific instructions for USDA Marketing and Regulatory Program employees (APHIS, AMS, and GIPSA), who are serviced by USDA APHIS MRPBS Human Resources Operations. Periodically during open season, HRO will remind employees of these instructions. If you know of employees who may not receive emails, please print and mail a copy to them. You will find the Information for Employees at this website:

<http://www.aphis.usda.gov/mrpbs/hr/benefits/index.shtml>

Before November 10, the Office of Personnel Management (OPM) will post all Federal Benefits Open Season plan information for 2009 at their website:

www.opm.gov/insure

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

Please encourage your employees to use the NFC Employee Personal Page for FEHB: https://www.nfc.usda.gov/personal/ep_warning.asp instead of completing an SF-2809.

If you provide copies of the SF-2809, Health Benefits Election Form, to your employees, please provide the version revised October 2004, available at: <http://www.opm.gov/insure/health/>
If you print copies of this form for employees, be sure to print the instructions as well.

If employees send their completed SF-2809 forms to you by mistake, you are responsible for forwarding the forms quickly. The SF-2809 forms must be received in the Minneapolis Human Resources/Benefits by the December 8 deadline. Only the OPF copy (copy 1) is needed.

If you FAX the form to 612-336-3545, please do NOT mail it.

If you mail forms, please mail to:

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

Late forms may not be accepted without written justification.

The SF-2809 forms will be processed as quickly as possible by Minneapolis Human Resources, and a processed copy will be mailed to the employee's home address. This is proof of insurance until the health plan sends the ID card to the employee. Changes processed early in the open season have the best chance of receiving early ID cards from the health plans. Do NOT hold forms in your office.

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

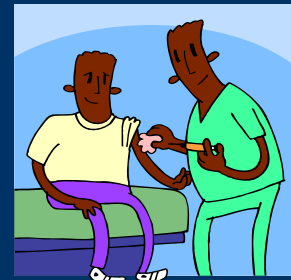
AMS

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



FEHB enrollments, changes, and cancellations may be processed by employees using the NFC Employee Personal Page, or by completing an SF-2809 and FAXING copy 1 to 612-336-3545.

OPEN SEASON
DEADLINE IS
DECEMBER 8, 2008.

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

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

FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

FEDVIP is supplemental insurance designed to help employees with dental and vision expenses not covered by the FEHB or other health plan. Employees who are eligible for FEHB are eligible for FEDVIP, whether they 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.

To find information about FEDVIP plans and premiums, go to:

www.opm.gov/insure/

PLEASE NOTE THAT THE FEDVIP ENROLLMENT PROCESS IS NOT THE SAME AS THE FEHB ENROLLMENT PROCESS!

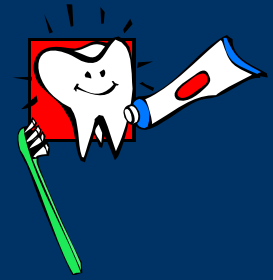
FEDVIP ENROLLMENT PROCESS:

- 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.
- FEDVIP enrollments are NOT processed through the NFC EPP.
- There is no form; the SF-2809 may NOT be used for FEDVIP enrollments.
- HRO Minneapolis does NOT process FEDVIP enrollments, changes, or cancellations.

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.

FEDVIP ENROLLMENTS ARE EFFECTIVE JANUARY 1, 2009.



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

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

Deadline is December 8, 2008.

FEDVIP Open Season elections are effective January 1, 2009.

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

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)

Employees save money by setting 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.

For complete information go to:

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

PLEASE NOTE THAT THE FSAFEDS ENROLLMENT PROCESS IS NOT THE SAME AS THE FEHB ENROLLMENT PROCESS!

Enroll at:

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

FSAFEDS enrollments are NOT processed through the NFC EPP.

FSAFEDS enrollments are NOT processed by HRO Minneapolis.

Questions about FSAFEDS enrollment or benefits:

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.



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.