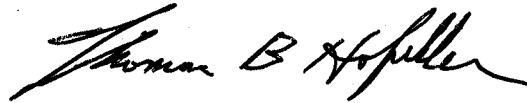


For: FFAS Employees

Extending 2008 Federal Employees Benefits Open Season

Approved by: Associate Administrator for Operations and Management



1 Overview

A Background

Each year, OPM works with Federal Employees Health Benefits (FEHB) carriers to strike a balance of protection against catastrophic events without shifting a high-premium burden to enrollees. OPM:

- is taking steps to provide additional protections for Federal employees participating in the FEHB program who have nonemergency surgeries performed by out-of-network physicians
- has asked FEHB carriers to re-evaluate their benefits for nonemergency surgeries
- will communicate any benefit changes to employees.

OPM is taking this action in response to concerns over a change in coverage in the Blue Cross Blue Shield out-of-network reimbursement that would have established a \$7,500 co-pay for out-of-network surgeries. OPM negotiated this change to address situations where enrollees could be billed tens of thousands of dollars for nonemergency surgeries performed by out-of-network providers, a practice known as “balance billing”.

B Purpose

This notice announces the extension of the 2008 Federal Benefits Season. Employees:

- have an extended enrollment opportunity through January 30, 2009, to make any enrollment changes in these programs
- may make belated open season enrollment changes to their FEHB program, Federal Employees Dental and Vision Insurance Program (FEDVIP), or the Federal Flexible Spending Account Program (FSAFEDS) if FEHB changes affect your enrollment decisions in these programs.

Disposal Date	Distribution
March 1, 2009	All FAS, FSA, and RMA employees; State Offices relay to County Offices

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2 Contacts

A National Office Contacts

National Office employees shall use the following for additional information.

IF employee needs to...	THEN contact...
<ul style="list-style-type: none"> • obtain SF-2809 • obtain a plan brochure 	HRD's web site at http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hl-in .
verify enrollment	HRD, Special Projects and Information Management Branch, Personnel and Payroll Operations Section at either of the following: <ul style="list-style-type: none"> • 202-401-0674 • 202-401-0677.
receive policy information	HRD, Employee Programs Branch (EPB) at 1 of the following: <ul style="list-style-type: none"> • Maria Ruiz at 202-401-0685 • Susan Brown at 202-401-0066 • Natasha Facey at 202-401-0687 • Darla Hensley 202-401-0681 • TDD 202-205-9057.

B Field Office Contacts

Field Office employees shall use the following for additional information.

IF employee is located in...	THEN contact...
<ul style="list-style-type: none"> • APFO • FSA Kansas City offices • RMA, Kansas City Compliance Office • RMA Product Management • St. Louis 	HRD, KCHRO, Operations Section at either of the following: <ul style="list-style-type: none"> • 816-926-6225 • TDD 816-926-7440.
<ul style="list-style-type: none"> • FAS overseas offices • RMA Regional Offices and Compliance Field Offices, except Kansas City 	HRD, EPB at 1 of the following: <ul style="list-style-type: none"> • Maria Ruiz at 202-401-0685 • Susan Brown at 202-401-0066 • Natasha Facey at 202-401-0687 • Darla Hensley at 202-401-0681 • TDD 202-205-9057.
State and County Offices	State Office, Administrative Division.

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3 Belated Open Season Effective Dates

A FEHB

Belated FEHB changes will take effect the first day of the pay period that starts **after** December 31, 2008.

B FEDVIP

Belated FEDVIP changes will take effect January 1, 2009.

C FSAFEDS

Belated FSAFEDS changes will take effect on January 1, 2009, or the day after the change is received, whichever is later.

D Impact on Benefits

Employees should note that if a belated open season change is made to their enrollment in these programs, the effective dates of the belated change will vary among the programs. Depending on the timing of the employee's change, it may take 1 or more pay periods for their Federal Benefits deductions/allotments to be adjusted to match their new election.

Employees should note that if a belated open season change is made and there are claims for services incurred in calendar year 2009 under their former plan, the employee/or provider may be responsible for reimbursing the former plan for any benefits paid.