

## **Attachment 2: Advise Employees on the Federal Benefits Programs**

### **Advise Employees**

**1. Specific Program questions.** Please advise employees on questions concerning eligibility, premium conversion or the application of **FEDVIP** provisions or **FEHB** law and regulations to particular circumstances. Please inform employees who are canceling their FEHB enrollment that the cancellation may affect their ability to meet the 5-year requirement for continuing FEHB into retirement.

**2. Benefit questions.** Employees should be referred to the actual **FEHB** or **FEDVIP** plan brochures for specific information on benefits. If the answers cannot be found in the brochure, instruct the employee to contact the plan directly. **Do not refer employees to the plans if their questions concern subjects other than benefits.** For FSAFEDS questions, please refer the employee to the **FSAFEDS** website, or call SHPS, the administrator of **FSAFEDS**, at 1-877-372-3337.

### **Enrollment**

**1. Provide information on how to enroll, change or cancel and direct the employee to the correct enrollment procedures for each program:**

- **FEHB** – Your agency’s specific enrollment portal (i.e., Employee Express, MyPay, EBIS, etc.) or the Health Benefits Election Form, Standard Form (SF) 2809.
- **FEDVIP** – [www.BENEFEDS.com](http://www.BENEFEDS.com) –Enrolling online involves two steps.
  1. Create a BENEFEDS.com account by providing demographic and employment information. This is a one time action to create the employee’s account.
  2. Enroll. Employees may enroll in one dental plan and/or one vision plan. The employee must complete the enrollment section for each plan in which they want to enroll.

Employees without computer access may contact BENEFEDS by phone at 1-877-888-3337.

If you have employees with absolutely no phone and no Internet access during all of Open Season, please contact us at [BENEFEDSPortal@opm.gov](mailto:BENEFEDSPortal@opm.gov), and we can make arrangements for enrollments.

**Note:** Employees cannot enroll, change, or cancel their enrollment in a FEDVIP plan using the SF 2809 (Health Benefits Election Form) or through an agency self-service system such as Employee Express, PostalEase, EBIS, MyPay or Employee Personal Page.

Enrollments automatically continue from year to year. **FEDVIP** enrollments also continue when enrolled employees retire. Unlike **FEHB**, there is no 5-year requirement to continue coverage into retirement.

- **FSAFEDS** - [www.FSAFEDS.com](http://www.FSAFEDS.com) - or call SHPS, the administrator of **FSAFEDS**, at 1-877-372-3337. Enrollment in **FSAFEDS** **does not** carry over from year to year. If employees want to participate in 2009, they **must** make a new election.

**2. Assist with the completion of Standard Form 2809 for enrolling or changing enrollment under the FEHB Program.** This form is available as a screen-fillable Adobe Acrobat portable document format (PDF) file on the **FEHB** website at [www.opm.gov/forms/pdf\\_fill/sf2809.pdf](http://www.opm.gov/forms/pdf_fill/sf2809.pdf). Using the free downloadable [Adobe Acrobat reader](#) employees may complete the form on the screen and then print it out already completed.

**Note:** Employees must have Acrobat Adobe Reader 8 or higher.

### **3. Advise of specific timeframes during Open Season.**

- **FEHB.** Employees must submit the SF 2809 no later than close of business on **December 8, 2008. If you have employees enrolling or changing plans or plan options through Employee Express, they must do so no later than December 8th at 12 midnight, Eastern Time.**
- **FEDVIP.** The **BENEFEDS** website will begin accepting Open Season changes and enrollments on **November 10th. The BENEFEDS.com website will stop accepting Open Season enrollments on Monday, December 8 at 12 midnight, Eastern Time.** Phone hours for **BENEFEDS** will be 8:00 am – 8:00 pm Eastern Time, Monday – Friday starting Monday, November 10 and ending Friday, December 5. They will **not** be open weekends during Open Season this year. On Monday, December 8 (last day of Open Season) they will be open from 8:00 am - 12 midnight Eastern Time. They will be open Veteran's Day (Tuesday, November 11), and they will be open the day after Thanksgiving. They are **closed** on Thanksgiving.
- **FSAFEDS.** The **FSAFEDS.com** website will begin accepting Open Season enrollments on **November 10th. The FSAFEDS.com website will stop accepting Open Season enrollments on Monday, December 8th at 12 midnight, Eastern Time.** Employees can also enroll by phone at 1-877-372-3337 (TTY 1-800-952-0450). Phone hours for **FSAFEDS** are 9:00 am – 9:00 pm, Eastern Time, Monday – Friday. They will **not** be open weekends during Open Season this year. On Monday, December 8 (last day of Open Season) they will be open from 9:00 am – 12 midnight Eastern Time. They will be open Veteran's Day (Tuesday, November 11), and they will be **open** the day after Thanksgiving from 9:00 am – 4:00 pm, Eastern Time. They are **closed** on Thanksgiving.

#### **4. Advise annuitants who retire from your agency and may contact you for an SF 2809.**

- **CSRS and FERS Annuitants.**
  - OPM does not use the SF 2809 for annuitant Open Season changes for Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) annuitants.
  - Enrolled annuitants or their survivors should access Open Season Online, our interactive website, at [www.opm.gov/retire/fehb](http://www.opm.gov/retire/fehb) or be directed to call Open Season Express at 1-800-332-9798. Instructions for using Open Season Express are included in the Open Season package sent to each enrolled CSRS and FERS annuitant before Open Season.
  - If an annuitant loses or does not receive the package, they can get one by calling our Retirement Information Office in the Washington, DC metropolitan area at 202-606-0500 (TTY 202-606-0551) or outside the Washington, DC metropolitan area at 1-88-US-OPM-RET (1-888-767-6738 or TTY 1-800-878-5707). Those who have access to a TTY machine may call our toll-free Retirement Information Office TTY number at 1-800-878-5707. TTY customers within the local Washington, DC calling area must call us at 202-606-0551.
  - Annuitants should always provide their CSA/CSF retirement claim number and/or their Social Security number when communicating with OPM for any reason.
- **Other retirement systems** – These annuitants should contact their retirement system for the proper enrollment form.
- **OWCP** – Former employees receiving benefits from the Office of Workers' Compensation Program (OWCP) should contact the OWCP office that maintains their **FEHB** records.

#### **5. Process new FEHB enrollments and enrollment changes made in conjunction with a Qualifying Life Event (QLE) that occurs during the Open Season period.**

- New enrollments and changes can be made as usual between the dates of November 10 through December 8, 2008. However, these changes may have different effective dates than Open Season actions and should not be mistakenly identified as such.
- Whether an employee is enrolling or changing enrollment based on Open Season or a QLE, it is important that the correct event code be noted on the SF 2809 so that the correct effective date will be assigned. Please visit our website at [www.opm.gov/insure/health/planinfo/ql.asp](http://www.opm.gov/insure/health/planinfo/ql.asp) for QLE information.