

## Federal Benefits *FastFacts*

### The 2009 Federal Benefits Open Season is coming!

- **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 one of the Programs. The Programs that participate in the annual Open Season are the:
  - \* **Federal Employees Health Benefits Program (FEHBP),**
  - \* **Federal Employees Dental and Vision Insurance Program (FEDVIP),** and
  - \* **Federal Flexible Spending Account Program (FSAFEDS).**
- **Why should you care?** This is the time to make elections you usually can't make any other time of the year. All health or dental or vision plans are not alike. Open Season is about exercising your right of choice. Failure to consider your health plan choices could leave you without the healthcare services or supplies you need or with a premium you can't afford; dental and/or vision coverage can fill in the gaps of any coverage you now have or pay for services you

now don't get; and a flexible spending account lets you save money and pay less tax.

#### ➤ **Can you sit out this Open Season and do nothing?**

\* If you are already enrolled in **FEHBP** and **FEDVIP**, those enrollments **will** continue automatically (although benefits and premiums may change. Also, be sure to check that your plan is still participating.) If you do nothing this Open Season and are later unhappy with your 2010 benefits or premiums, you cannot cancel or change your enrollment until the next Open Season.

\* If you already have an **FSAFEDS** account, it **will not** continue automatically; you **must** reenroll.

#### ➤ **What are some things you should think about this Open Season?**

##### **FEHBP**

\* you must be covered by the Program for the five years of service before retiring to continue coverage into retirement;

\* there are no waiting periods and no pre-existing condition limitations, even if you change plans;

\* there are lots of plans from which to choose;

\* you may enroll in **FEDVIP** and/or **FSAFEDS** even if you are already enrolled in **FEHBP**.

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## **FEDVIP**

\* your coverage will continue into retirement automatically, without a five year enrollment requirement, if you retire on an immediate annuity;

\* participating dental and vision providers may be different from your health plan's providers;

\* you can cancel your coverage only during Open Season or deployment to active military duty;

\* **FEDVIP** always pays benefits secondarily to your FEHBP insurance;

\* you can submit copays and deductibles to your **FSA** account.

## **FSAFEDS**

\* there are three accounts from which to choose - a dependent care account, a health care account, and a limited expense health care account;

\* participating lowers your taxable income;

\* you can pay for your **FEHB** and **FEDVIP** copays and deductibles.

\* not open to retirees.

➤ **How much do these Programs cost?** You can find the 2010 health insurance rates at [www.opm.gov/insure/health/rates/index.asp](http://www.opm.gov/insure/health/rates/index.asp)

You can find 2010 dental rates at [www.opm.gov/insure/dental/rates/index.asp](http://www.opm.gov/insure/dental/rates/index.asp)

You can find 2010 vision rates at [www.opm.gov/insure/vision/rates/index.asp](http://www.opm.gov/insure/vision/rates/index.asp)

For FSAFEDS go to [www.FSAFEDS.com](http://www.FSAFEDS.com) to see how much you may contribute.

➤ **Where can you go for more detail on the choices available to you?**

\* For **FEHBP** information go to [www.opm.gov/insure/health](http://www.opm.gov/insure/health), the 2010 Guide to Federal Benefits, or the 2010 Plan brochures.

\* For **FEDVIP** go to [www.opm.gov/insure/dental/index.asp](http://www.opm.gov/insure/dental/index.asp) or [www.opm.gov/insure/vision/index.asp](http://www.opm.gov/insure/vision/index.asp), the 2010 Guide to Federal Benefits, or the 2010 Plan brochures.

\* For **FSAFEDS** go to [www.FSAFEDS.com](http://www.FSAFEDS.com), call 1-877-372-3337, the 2010 Guide to Federal Benefits or the FSAFEDS Program Brochure.

➤ **How do you make an Open Season election?** For **FEHB**, use the Health Benefits Election form (SF 2809) or use an online self-service system; the Human Resources Office of your agency can help you.

For dental or vision under **FEDVIP**, go to [www.BENEFEDS.com](http://www.BENEFEDS.com) or call 1-877-888-3337, TTY 1-877-889-5680.

For flexible spending accounts under **FSAFEDS**, go to [www.FSAFEDS.com](http://www.FSAFEDS.com) or call 1-877-372-3337, TTY 1-800-952-0450.

Additional details can be found at [www.opm.gov/insure](http://www.opm.gov/insure) or see your Human Resources Office for information.

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