



Benefits Administration Letter

Number: 12-401

Date: July 25 , 2012

Subject: 2012 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2012 Open Season Benefits Administration Letters (BAL). This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 12, 2012 through Monday, December 10, 2012**. Please ensure your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

NEW FOR THIS YEAR: SUMMARY OF BENEFITS AND COVERAGE

As a result of the Affordable Care Act, FEHB plans will provide a summary document detailing information about health plan benefits and coverage on their websites. This Summary of Benefits and Coverage (SBC) document will help FEHB enrollees better understand their coverage and allow them to easily compare different plans and plan options.

The SBC will include information on the following:

- cost - deductibles, copayments, coinsurance, and out-of-pocket limits
- coverage - covered services, examples of covered services, and excluded services
- rights – rights to continue coverage and grievance and appeal rights

The SBC will have a disclaimer indicating that the plan brochure remains the official statement of benefits.

Plans will provide information in their Open Season materials to their enrollees about where to find their SBC on their website as well as how to obtain a paper copy of the SBC. The plans may also have their SBC available at health fairs.

2013 FEHB PLAN BROCHURE REVAMP

We revamped the 2013 FEHB health plan brochures in an effort to make the brochure information more concise and easier to understand. To achieve this goal, we obtained feedback from Federal employees, benefits officers, and FEHB health plans. We used this information to guide the revamp process. Highlights of the brochure revamp include the following:

- adding a mini-text box to the front cover which includes where to find the rates, changes for 2013, and the summary of benefits
- moving the FEHB Facts (Section 11) to the beginning of the brochure as an

unnumbered section

- adding information on Qualifying Life Events to the FEHB Facts (Section 11)
- for fee-for-service FEHB plan brochures, combining all Medicare information (except the Part D notice) into Section 9 and renaming the section “Coordinating Benefits with Medicare and Other Coverage”

ELECTRONIC BROCHURES

We are continuing our Going Green initiative. We encourage you and your employees to continue using the electronic health plan brochures over the paper brochures. Agencies have responded positively to this effort and have shared our desire to help lower administrative costs and conserve natural resources. Remember that copies of all FEHB plan brochures are on our website at www.opm.gov/FEHBbrochures.

OPEN SEASON OPPORTUNITIES

During the annual Open Season, employees can take the actions listed below for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits (FEHB) Program.

- Enroll in a **flexible spending account** – a health care and/or dependent care account, under the FSAFEDS Program. Unlike with other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** carry over from year to year.

NOTE:

- The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account will change from \$5,000 to \$2,500 for the 2013 Benefit Period.
- The maximum annual election for a Dependent Care Flexible Spending Account will remain \$5,000 for the 2013 Benefit Period.
- The minimum election for the flexible spending accounts will remain \$250.
- Enroll in, change, or cancel an existing enrollment in a **dental plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **vision plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **health plan** under the FEHB Program.

UPCOMING BALs

Through the BENEFITSINFO Listserv, you will receive BALs on the following topics in the upcoming months:

- **2012 Federal Benefits Open Season: 2012 Rider Information** - We will inform you how to order the *Guide to Federal Benefits*. Anticipated Issue Date: Late July

- **2012 Federal Benefits Open Season: Ordering and Distributing Materials** - We will inform you how to order and distribute Open Season materials including Program-specific materials. Anticipated Issue Date: Mid-September
- **2012 Federal Benefits Open Season: Conducting the Open Season** - We will provide you with information on counseling employees, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions. This BAL will also include the *Federal Benefits FastFacts: The 2012 Federal Benefits Open Season is Coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. Anticipated Issue Date: Mid-to-Late September
- **2012 Federal Benefits Open Season: Significant Events** - We will provide information on significant events affecting certain plans which you must communicate to your employees. Upon the announcement of the 2013 premium rates, we will release this BAL. Anticipated Issue Date: Late September (if there are any subsequent changes, we will issue a follow-up BAL in October)

As in the past, the 400 series will be dedicated to the Open Season. You can find BALs at www.opm.gov/retire/pubs/bals/index.asp.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials to help employees consider and assess the various choices available to them as they make their Open Season benefits decisions. Please distribute these materials to employees and post them on your agency's intranet in mid-September.

1. Open Season Checklist - a list of items to help enrollees get ready for Open Season
2. Open Season Resources – a list of resources to help enrollees find specific benefits information
3. Frequently Questioned Services – a list of services that OPM often receives inquiries on as to how, or if, the items are covered under our benefit Programs
4. Circle 'Round Your Benefits – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Please note that the 2012 Open Season information will be posted on our website, www.opm.gov/insure, in late October.

WHERE TO GO FOR MORE INFORMATION

Visit our website at www.opm.gov/insure to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2013 in early October. You will find specific Federal Benefits Open Season information on this website in late October.

If you have specific questions, please contact your agency's benefits officer. If you do not know who this person is, please go to <http://apps.opm.gov/abo/> where you will find a list of agencies and their Headquarters Benefits Officers.

Sincerely,

John O'Brien
Director
Healthcare and Insurance