



Benefits Administration Letter

Number: 08-401

Date: July 31, 2008

Subject: 2008 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2008 Open Season Benefits Administration Letters (BAL). This BAL provides general information about this year's Federal Benefits Open Season.

Employees may make four benefit choices during the upcoming Open Season. Employees may:

- Sign up for a flexible spending account for health or dependent care under the Federal Flexible Spending Account Program (FSAFEDS),
- Enroll in or change an existing enrollment in a dental plan under the Federal Employees Dental and Vision Insurance Program (FEDVIP),
- Enroll in or change an existing enrollment in a vision plan under the Federal Employees Dental and Vision Insurance Program (FEDVIP), and
- Enroll in or change an existing enrollment in a health insurance plan under the Federal Employees Health Benefits (FEHB) Program.

Last year we changed the focus and name of the annual FEHB Program Open Season to the more inclusive Federal Benefits Open Season. Since two benefit programs, FSAFEDS and FEDVIP, have been added, employees need to understand the relationship among the four choices before making decisions during Open Season.

DATES

The 2008 Federal Benefits Open Season for the 2009 plan year begins on Monday, November 10, 2008, and runs through Monday, December 8, 2008.

WEB SITE

You can find more information about these programs at www.opm.gov/insure. OPM will post FEDVIP and FEHB premium costs for 2009 in mid-September. You will find specific Federal Benefits Open Season information on this website during the first week of November.

BALs

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

1. Federal Benefits Open Season: 2008 Rider Information - provides guidance on ordering the renamed *Guide to Federal Benefits* (formerly the *Guide to Federal Employees Health Benefits Plans*);
2. 2008 Federal Benefits Open Season: Ordering and Distribution of Materials – provides information for the ordering and distribution of Open Season materials including program-specific materials;
3. 2008 Federal Benefits Open Season: Conducting the Open Season – provides information on counseling employees, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions; and
4. 2008 Federal Benefits Open Season: Significant Events – provides tables of significant events affecting certain plans.

As in the past, the 400 series will be dedicated to the Open Season. You can find these BALs at www.opm.gov/asd/htm/bal-1.asp.

GUIDE TO FEDERAL BENEFITS

The interrelationship among the FSAFEDS, FEDVIP, and FEHB programs has given enrollees more to consider when making benefit decisions. The Guide includes information about these benefit programs, plus brief information about two other benefit programs not participating in the annual Federal Benefits Open Season – the Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long Term Care Insurance Program (FLTCIP). The Guide explains the relationship among the Programs, provides guidance on making enrollment decisions and has instructions for employees during Open Season.

Agencies may purchase Guides through a Government Printing Office (GPO) print rider. You can find information about purchasing the Guides in the upcoming BAL *Federal Benefits Open Season: 2008 Rider Information*.

When ordering the Guide to Federal Benefits please consider this useful resource for new employees. The Guide includes important information about an employee's overall benefit package. Therefore, order an amount sufficient for your new employees, benefit fairs, and ongoing employee needs.

CONTACTING US

Our Internet email boxes are available for agencies' Open Season questions. If you have a question about an Open Season BAL, or any other questions about the Federal Benefits Open Season, please email your question to the following email addresses:

FSAFEDS Program: fsa@opm.gov
FEDVIP: fedvip@opm.gov
FEHB Program: fehb@opm.gov

Sincerely,

Kathleen M. McGettigan
Deputy Associate Director
Center for Retirement and Insurance Services