

Attachment 1: Inform Employees and Provide Information about Open Season

Inform Employees about the Open Season

1. Build awareness of the upcoming Open Season. For starters, employees need to know:

- the dates of Open Season (November 9 – December 14, 2009);
- which Programs participate in the Open Season (FEHB, FEDVIP and FSAFEDS);
- what decisions they can/must make; and
- where they can find additional information about the Programs.

2. Inform employees of Open Season dates and where to find information about Open Season. You can do this in various ways. Here are some examples:

- Send a blast email to all employees. Attachment 1A includes OPM's first FastFacts on the topic of Open Season. Please include the Open Season FastFacts in the email to your employees.
- Distribute flyers to employees (this is a great way to reach employees who don't have easy access to the Internet). The flyers can include the Open Season FastFacts.
- Display posters throughout your agency.
- Starting now through December 14, 2009, put the dates of Open Season (November 9 – December 14) on a footer on all emails you and your human resources office staff send to employees (whether the email specifically concerns Open Season or not). Encourage agency supervisors to do the same. Your IT staff may be able to make this automated, and apply it to only internal emails.

TIP: Don't assume employees know the dates of Open Season, how to make changes, or where to go if they have questions. Each year, OPM receives numerous calls and emails asking for this information. You must make sure Open Season information reaches employees.

Provide Open Season Information

1. Ensure you have enough Open Season Materials. You can find detailed information about ordering and distributing materials in BAL 09-403. Almost all materials are available online at www.opm.gov/insure. We encourage you and your employees to use this website during Open Season.

- It is the Agency Benefits Officer's responsibility to provide Open Season information to the employees in the agency and guidance/information to the Benefits Officers in field offices.

TIP: If you are in a field office and you do not know who your headquarters benefits officer is, please go to <http://apps.opm.gov/abo/>.

2. Hold Benefits Fairs. A Benefits Fair can be quite advantageous for your employees. Employees can speak directly to plan and program representatives and receive materials.

- For **FEHB** and **FEDVIP** – you can find plan contact information in Attachments 2-5 of BAL 09-403. Carrier representatives are expected to confine their presentations to benefit provisions and claims procedures of the specific plan they represent.

TIP: A number of Carriers participate both in the **FEHB** and the **FEDVIP** programs. While a single representative may distribute information for both programs, this information cannot be bundled or presented in such a way that the member is led to believe he/she is purchasing a “package deal.”

- For **FSAFEDS** – please contact Bart Turney at SHPS, the administrator of **FSAFEDS**, at fsafeds-hr@shps.com to request **FSAFEDS** marketing materials and/or participation at your benefit fairs.
- You may be contacted by insurance companies that do not participate in any of the Federal benefits programs that wish to sell other types of “supplemental” policies to Federal employees. These companies sometimes send marketing material and ask that you distribute it. They may ask to be invited to the agency's benefit fairs or even show up uninvited.

OPM has no authority to allow or disallow participation in agency benefit fairs. However, employees may interpret their participation as evidence your agency supports their product or that it has the backing of the Federal Government. For this reason, you may wish to limit access to your premises to plans that actually participate in **FEHB** or **FEDVIP** (i.e., those plans listed in the *Guide to Federal Benefits*) and representatives of **FSAFEDS** and **FLTCIP**.

TIP: While the **FLTCIP** does not participate in the annual Open Season, you may wish to include information on the Program at your benefit fairs. Please contact Maureen McNally at Long Term Care Partners, the administrator of **FLTCIP**, at mmcnally@ltpartners.com to request materials and/or participation at your benefits fair.

3. Distribute information on plan terminations, additions and/or changes in service areas.

- In October, you will receive BAL 09-405 *Overall Program Changes including FEDVIP and FEHB Program Significant Plan Changes* via the benefitsinfo listserv. This BAL provides information on **FEHB** plan terminations, plans joining the **FEHB** Program, and

changes in service areas for **FEHB** and **FEDVIP** plans. An employee whose plan will not participate in the **FEHB** Program next year or whose plan will terminate its enrollment code (i.e., service area reduction with an enrollment code termination) **must enroll in another plan to continue FEHB coverage in 2010**. It is your responsibility to monitor employees who are covered by these terminating plans or service area reductions with terminating enrollment codes and follow up with those who have not submitted a change of enrollment *before* the end of Open Season.

TIP: Distribute the list of Significant Plan Changes (which includes terminating plans and service area reductions) to all employees so they can check to see whether their plan or service area will continue to participate in the **FEHB** Program in 2010.

4. Inform employees as to what they can do during Open Season.

- **Enrolling in FSAFEDS, FEHB and FEDVIP**

- An eligible employee who is not enrolled may enroll.
- **An eligible employee who wants an FSAFEDS account in 2010 must enroll in FSAFEDS during Open Season.** Current participants **MUST** re-enroll each year if they want to continue participation. Enrollments **DO NOT** carry forward from year to year.
- Enrollment in **FEHB** and **FEDVIP** automatically continues year to year.
- An eligible employee who enrolls in **FEHB** may waive participation in premium conversion; **participation in premium conversion is automatic.**
- An eligible employee who enrolls in **FEDVIP** cannot waive premium conversion. When employees enroll in **FEDVIP**, they agree to pre-tax deductions.

Note: The Federal Employees' Group Life Insurance Program (FEGLI) and the Federal Long Term Care Insurance Program (FLTCIP) do not participate in the annual Federal Benefits Open Season. Eligible employees can enroll in **FEGLI** at any time if they provide satisfactory medical information on an SF 2822, and it has been at least one year since they last waived **FEGLI** participation. If already enrolled, they can increase **FEGLI** coverage if they make an election within 60 days of experiencing a **FEGLI**-specific qualifying life event (QLE). Most enrollees can reduce **FEGLI** coverage at any time. Eligible employees and qualified relatives can apply for coverage under **FLTCIP** at anytime with Full Underwriting. Additional information on **FEGLI** and **FLTCIP** is available at www.opm.gov/insure.

- **Changing enrollment and/or canceling enrollment in FEHB, FEDVIP and FSAFEDS**

- For **FEHB** and **FEDVIP**, an enrollee may change from one plan or option to another or change enrollment type (Self vs. Self and Family for FEHB; Self vs.

Self Plus One vs. Self and Family for FEDVIP), or any combination of these changes.

- For **FEHB** and **FEDVIP**, an enrollee may cancel his/her enrollment. Opportunities to cancel FEDVIP coverage outside of Open Season are extremely limited.
- For **FSAFEDS**, current participants must re-enroll if they want to participate for 2010. Or they can choose to do nothing and their FSAFEDS coverage will end with the 2009 Benefit Period.
- An enrollee who currently participates in **FEHB** premium conversion may waive participation or if they had previously waived premium conversion, may begin participation.

Note: Please inform employees who are canceling their FEHB enrollment the cancellation may affect their ability to meet the 5-year requirement for continuing FEHB into retirement.

5. Inform employees of Open Season effective dates.

- **FEDVIP**
 - **From not enrolled to enrolled, an enrollment change, or cancellations** – **Friday, January 1, 2010.** The Plan year under FEDVIP is January 1 through December 31.
- **FEHB**
 - **From not enrolled to enrolled** – The first day of the first pay period that begins on or after Friday, January 1, 2010, and which follows a pay period during any part of which the employee was in pay status.
 - **Enrollment change** – The first day of the first pay period which begins on or after Friday, January 1, 2010, regardless of whether the employee was in pay status during the preceding pay period.
 - **Premium Conversion Change in Election** – The first day of the first pay period that begins on or after Friday, January 1, 2010.
 - **Cancellations** – At the end of the day before the first day of the first pay period that begins in 2010.
- **FSAFEDS**
 - **Enrolled during Open Season** – **Friday, January 1, 2010.** Employees who enroll during Open Season will have from January 1, 2010, through March 15, 2011, to incur eligible expenses.

6. Answer questions concerning premiums. There are no premiums for FSAFEDS. The premiums for **FEHB** and **FEDVIP** plans are located on the back of the Plan brochures and in the Guide to Federal Benefits. Premium information is also available on the website at www.opm.gov/insure. FEDVIP premium information is also available at www.BENEFEDS.com.

TIP: Remind employees that FEHB and FEDVIP premiums change every year. Employees should check their premiums every Open Season.