

Attachment 1: Inform Employees and Provide Information about Federal Benefits Open Season

COMMUNICATION

1. Build awareness of the upcoming Open Season. Employees need to know:

- ✓ the dates of Open Season (November 8 – December 13, 2010);
- ✓ which Programs participate in the Open Season (FEHB, FEDVIP and FSAFEDS);
- ✓ a brief description of FEHB, FEDVIP and FSAFEDS;
- ✓ what decisions they can/must make;
- ✓ where they can find additional information about the Programs; and
- ✓ the effective date of employees' Open Season changes;

Start your awareness campaign early (such as in early-October) and follow through with consistent messages.

2. Inform employees. You can do this in various ways. Here are some examples:

- ✓ Send an email to all employees. Please include the following attachments in your Open Season announcement:
 - Attachment 1A: Open Season *FastFacts* “*The 2010 Federal Benefits Open Season is Coming;*”
 - Attachment 1B: Open Season *FastFacts* “*What to Consider During the Federal Benefits Open Season;*” and
 - Attachment 1C: FSAFEDS flyer
- ✓ 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:
 - Attachment 1A: Open Season *FastFacts* “*The 2010 Federal Benefits Open Season is Coming;*”
 - Attachment 1B: Open Season *FastFacts* “*What to Consider During the Federal Benefits Open Season;*” and
 - Attachment 1C: FSAFEDS Program flyer
- ✓ Post Open Season notices in hallways, cafeterias, and break rooms.
- ✓ Put the dates of Open Season (November 8 – December 13) on a footer on each email you and your human resources office staff send to employees starting now through December 13, 2010, (whether the email specifically concerns Open Season or not).

- ✓ Add reminders to earnings and leave statements.
- ✓ Publicize Open Season information on your agency's intranet site.
- ✓ If your agency uses an online service system for FEHB enrollment changes (e.g., Employee Express or MyPay), remind employees they need their password to access the system.
- ✓ Remind employees they will need their password for the BENEFEDS (FEDVIP enrollment website) and FSAFEDS websites.
- ✓ Broadcast to your employees who they can contact internally for help!

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/>.

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.

MATERIAL

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.

Ensure you have enough Open Season material. You can find detailed information about ordering and distributing materials in BAL 10-403 at www.opm.gov/retire/pubs/bals/index.asp. Almost all materials are available online at www.opm.gov/insure.

1. **Open Season *FastFacts*.** A summary of important Open Season information is contained in two *FastFacts* created specifically for Open Season: www.opm.gov/insure/fastfacts/index.asp.
2. **The Guide to Federal Benefits.** A complete listing of all the plans that participate in the health (FEHB) and dental/vision (FEDVIP) programs, an explanation of the Federal flexible spending account program (FSAFEDS), and important enrollment information. Instructions for ordering the Guide were provided in BAL 10-402 Rider Information at www.opm.gov/retire/pubs/bals/bal10.asp. Please check with your headquarters benefits officer to obtain copies. The online version is available at www.opm.gov/insure/health/planinfo/guides/index.asp.
3. **FEHB, FEDVIP, and FSAFEDS brochures and flyers.**
 - You obtain FEHB Fee-for-Service (FFS) plan brochures through your agency headquarters' ordering system. You may request FEHB health maintenance organization (HMO) or high deductible/consumer driven health plan (HDHP/CDHP)

brochures by contacting those plans directly. You can find FEHB plan contact information in BAL 10-403 at www.opm.gov/retire/pubs/bals/bal10.asp. Health plan brochures are also available at www.opm.gov/retire/pubs/bals/bal10.asp.

- You obtain FEDVIP brochures from the plans directly. You can find FEDVIP plan contact information in BAL 10-403 at www.opm.gov/retire/pubs/bals/bal10.asp. Dental plan brochures are also available at www.opm.gov/insure/dental/planinfo/index.asp. Vision plan brochures are also available at www.opm.gov/insure/vision/planinfo/index.asp.
- You obtain FSAFEDS brochures at www.FSAFEDS.com.

** A note about distributing FFS health plan brochures: health plans and field offices alike report that boxes of health plan brochures go to waste because they are inadequately distributed once they reach your designated distribution points. This action denies employees health plan material to make an informed decision as the cost associated with this waste impacts rates charged to employees. Agency headquarters must ensure proper distribution of all health plan brochures including FFS and HMO plan brochures.

4. **Open Season Facebook page, and Twitter.** If employees cannot access these resources from work, please distribute the links to them anyway so they can view this information from home if they wish.
 - Facebook: www.facebook.com/fedbenefits
 - Twitter: <http://twitter.com/FedEmployeeBen>
5. **Significant Events Benefits Administration Letter.** Employees must be notified promptly when their health plan either terminates from the FEHB Program or reduces its service area. 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. ***If they do not make a health plan change they will be left without coverage!***

You received BAL 10-405 *2010 Federal Benefits Open Season: FEHB Program Significant Changes* on October 6, 2010. Please share this information immediately with your employees.

TIP: Distribute the listserv notices of significant events and BAL 10-405 to all employees so they can check to see whether their plan or service area will continue to participate in the **FEHB** Program in 2011.

HEALTH FAIRS

1. **Strength in numbers.** Employees find health fairs a valuable resource for getting Open Season information. If your agency has a small number of employees, consider partnering with other agencies in your area or with a Federal Executive Board to host a health fair. Health plans usually receive more requests to attend health fairs than they can accommodate, so be creative. Employees value talking with plan

representatives face-to-face, but you must advertise the event early and often to attract as many employees as possible.

2. **Assure equal access for all health plans.** Health fairs in some locations – with or without agency HR on site – are organized and hosted by participating FEHB plans. While this may be necessary, no one plan can be allowed to dominate a health fair to the detriment of other participating plans. OPM works to ensure a level playing field for all FEHB plans and this spirit should prevail at health fairs, too.
3. **FEHB and FEDVIP.** Find plan contact information in Attachments 2-5 of BAL 10-403. 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.”

4. **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.
5. **Companies not approved by OPM.** You may be contacted by insurance companies that do not participate in any of the Federal benefits programs we administer but 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, we are not in favor of allowing these companies to attend because it may dilute the messages of the Federal Benefits Open Season. Employees may interpret their participation as evidence your agency supports their product or that it has the backing of the Federal Government. For these reasons, 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: Although **FLTCIP** does not participate in this 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@lhcpartners.com to request materials and/or participation at your benefits fair.

6. **Be supportive.** Ensure your agency’s managers allow their employees time away from their duties to attend health fairs. The fairs are an excellent source for employees to obtain the information necessary to make informed benefit choices.

EMPLOYEE ENROLLMENT OPPORTUNITIES

1. Enroll in FSAFEDS, FEHB, and FEDVIP.

- An eligible employee who is not enrolled may enroll.
- **An eligible employee who wants an FSAFEDS account in 2011 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; **otherwise 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.

2. Change enrollment or cancel 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.
- For **FEHB** and **FEDVIP**, an enrollee may cancel his or her enrollment.
- For **FSAFEDS**, current participants must re-enroll if they want to participate for 2011 or they can choose to do nothing and their FSAFEDS coverage will end with the 2010 Benefit Period.
- An enrollee who currently participates in **FEHB** premium conversion may waive participation, or if he/she 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. There is no 5-year requirement to continue FEDVIP into retirement.

OPEN SEASON EFFECTIVE DATES

1. FEDVIP

- **From not enrolled to enrolled, an enrollment change, or cancellation** – Saturday, January 1, 2011. The Plan year under FEDVIP is January 1 through December 31.

2. FEHB

- **From not enrolled to enrolled** – The first day of the first pay period that begins on or after Saturday, January 1, 2011, 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 Saturday, January 1, 2011, 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 Saturday, January 1, 2011.
- **Cancellation** – At the end of the day before the first day of the first pay period that begins in 2011.

3. FSAFEDS

- **Enrolled during Open Season** – Saturday, January 1, 2011. Employees who enroll during Open Season will have from January 1, 2011, through March 15, 2012, to incur eligible expenses.