

2013 Federal Benefits Open Season

As a reminder, the 2013 Federal Benefits Open Season begins on **Monday, November 12, 2012 and runs through Monday, December 10, 2012**. During Open Season, eligible employees may enroll, make changes and/or cancel coverage.

Employees currently enrolled in FEHB and FEDVIP do not need to take action during Open Season to continue their current enrollment for 2013. FEHB and FEDVIP enrollment is automatic and employees will be subject to any changes in premiums, benefits, and service areas for the 2013 plans. However, employees who currently have a Flexible Spending Account (FSA) account must reenroll for 2013 participation since enrollment is *not* automatic.

Elections for Federal Employees Health Benefits (FEHB) will be effective on January 6, 2013 and elections for the Federal Employees Dental and Vision Program (FEDVIP) and the Flexible Spending Account Program (FSA) will be effective January 1, 2013.

Benefits Program Information

Federal Employees Health Benefits (FEHB) - The Federal Employees Health Benefits (FEHB) Program is group health insurance that covers eligible employees, retirees, and their dependents. It offers a wide choice of health plans and options of coverage to help employees meet their health care needs. There are no pre-existing condition limitations or waiting periods. All eligible employees who are *not* currently enrolled may enroll during this Open Season period (including temporary employees who have been employed continuously for one year).

If you are currently enrolled, you may change from one plan or option to another, from self-only to self and family, change Premium Conversion participation or make a combination of these changes. Review significant plan changes to find out if your plan is dropping out or changing servicing areas next year – a change may be required to have FEHB coverage for 2013.

You may go on-line to review brochures or you may request a hard copy brochure by contacting your health plan directly – some plans have a place on their website to make this request.

FEHB - How to enroll, cancel or make changes:

Employees wishing to enroll or make a change to FEHB and FEHB Premium Conversion coverage may do so on-line through the National Finance Center's Employee Personal Page (EPP) between November 12 and December 10, 2012. To access EPP, go to www.nfc.usda.gov, select MY EPP and follow the prompts to log-in. If you have never logged in to EPP, you **must** select the New User Sign Up option and follow the prompts.

Exception: Employees retiring between November 12 and December 31, 2012, who wish to make an Open Season FEHB change, are not to make the election using EPP. These employees will need to submit an SF 2809, Health Benefits Election form, with their retirement application which will be processed by the Office of Personnel Management (OPM) since the new coverage will be effective after the retirement date.

Federal Employees Dental and Vision Program (FEDVIP) - The Federal Employees Dental and Vision Insurance Program (FEDVIP) provides comprehensive dental and vision insurance with competitive premiums and no pre-existing condition limitations. FEDVIP is a separate program from FEHB and provides supplemental dental and vision coverage in addition to any coverage you may receive under your FEHB plan.

FEDVIP - How to enroll, cancel or make changes:

Employees who wish to enroll, change or cancel their enrollment in a FEDVIP plan **must** do so on-line by visiting the FEDVIP website at www.BENEFEDS.com or by calling a BENEFEDS Customer Service Representative at 1-877-888-3337 (TTY 1-877-889-5680) Monday through Friday, between 9:00 am and 7:00 pm, Eastern Standard Time. Enrollments or changes must be made between November 12 and December 10, 2012.

Flexible Spending Accounts (FSAFEDS) - The FSAFEDS program is a benefit that allows employees to set aside money, on a pre-tax basis, for reimbursement of certain types of common expenses. Flexible Spending Accounts (FSA) are available to employees who are *eligible* for FEHB. There are three types of FSAs:

1. Health Care FSA (HCFSA) - allows for pre-tax reimbursement for eligible medical costs not covered or reimbursable by insurance;
2. Limited Expense Health Care Account (LEX HCFSA) – used in lieu of a HCFSA for employees enrolled in a High Deductible Health Plan with a Health Savings Account. The LEXHCFSA is only applicable for eligible dental and vision costs; and
3. Dependent Care FSA (DCFSA) - allows for pre-tax reimbursement for eligible child care or adult dependent care costs.

The maximum contribution for a HCFSA and LEX HCFSA has changed from \$5,000 to \$2,500 for 2013. The maximum contribution for a DCFSA is \$5000 (or \$2,500 if married, filing separately) for 2013. For all accounts, the minimum election is \$250.

Employees who currently have a Flexible Spending Account (FSA) account must reenroll to participate in 2013. Coverage does not automatically continue from year to year.

FSAFEDS - How to enroll, cancel or make changes:

Employees who wish to enroll, change or cancel their enrollment in the FSAFEDS program **must** do so on-line by visiting the FSAFEDS website at www.FSAFEDS.com, or by speaking to a FSAFEDS Customer Service Representative at 1-877-372-3337 (TTY 1-800-952-0450), Monday through Friday, 9:00 am to 9:00 pm, Eastern Standard Time. Enrollments or changes must be made between November 12 and December 10, 2012.