

Benefits Bulletin

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To: All USGS Employees

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Subject: Federal Benefits Open Season: November 9 – December 14, 2015

This year's Federal Benefits Open Season will run from Monday, November 9 through Monday, December 14, 2015. Go to www.opm.gov/openseason, as well as to the websites linked below, for comprehensive Open Season information. During Open Season, eligible employees may enroll, make changes, and/or cancel coverage for the following:

Federal Employees Health Benefits (FEHB)
Federal Employees Dental & Vision Insurance Program (FEDVIP)
Federal Flexible Spending Account Program (FSAFEDS)

It is that time of year to ensure that you have the right health, dental, and/or vision insurance coverage for you and your eligible family members. It is also the time to consider the money you can save on your out-of-pocket medical and dependent care expenses. During this once-a-year opportunity, making an informed decision is important. The following resources provide guidance as to what coverage and premiums best suit your needs for the upcoming year:

- Open Season website at www.opm.gov/openseason has premiums and plan brochures
- Review the plans that are [dropping out or changing service areas](#)
- [What to do](#) When Your Health Plan is Terminating Coverage in Your Area or Leaving FEHB
- [Open Season Checklist](#) steps walks you through the process
- [Plan comparison tool](#) helps you search FEHB plans by zip code, plan name or code
- [Open Season FastFacts](#) contains fact sheets for each program
- [Helpful Resources for Open Season](#) contains direct links to Open Season information
- [Frequently Questioned Services](#) table for FEHB, FEDVIP, and FSAFEDS
- [Quick Guide](#) to FEHB, FEDVIP, FLTCIP, FSAFEDS, and FEGLI
- [How to Get the Most Value from the Programs](#)
- [Informative videos:](#)
 - [Introduction to Open Season](#)
 - [The Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
 - [The Federal Flexible Spending Account Program \(FSAFEDS\)](#)
 - [The Federal Employees Health Benefits Program \(FEHB\): Do I Have the Right Health Plan?](#)

Federal Employees Health Benefits (FEHB)

The 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 you meet your health care needs. You can choose from several [plan types](#): fee-for-service plans, health maintenance

organizations, consumer-driven health plans and high deductible health plans. 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. Most temporary employees are now eligible because of the [FEHB Modification](#).

Beginning this Open Season FEHB is offering a [Self Plus One](#) enrollment. It requires an affirmative election to change. You will need to designate the one eligible family member. You'll want to compare the [rates](#) as the Self and Family employee premium is less in some cases. You will want to become aware of [when coverage will continue for your family member in the event of your death](#). You will find additional Questions and Answers related to Self Plus One [here](#).

If you are currently enrolled, you may change from one plan or option to another, from self-only to self and family or self plus one, change [Premium Conversion](#) participation or make any combination of these changes. Be sure to review [significant plan changes](#) to find out if your plan is dropping out or changing servicing areas next year. You may be required to change your FEHB enrollment to continue coverage into 2016.

No action is required if you do not wish to make any changes to your current enrollment; however, **be sure to become familiar with your plan's premiums, coverage, [changes for 2016 listed in the brochure](#), annual catastrophic limit, and provider directory to ensure that you are satisfied with any changes effective in 2016.** You may [go online](#) to review brochures or you may request a hard copy brochure by contacting your health plan directly.

How to enroll, cancel or make changes

The effective date for **FEHB** Open Season changes is **January 10, 2016***. Use Employee Express online at www.employeeexpress.gov from November 9 through December 14, 2015. This includes FEHB plan enrollment, change or cancellation, and FEHB Premium Conversion coverage change. Contact the Employee Express helpdesk by email at EEXHelp@opm.gov for assistance with access. The email should include your name, daytime phone number, and a detailed description of the request. **Do not** include your Social Security Number, Login ID, or Password in the description.

Exception: If you will be retiring between November 9, 2015 through January 9, 2016, and you are making an Open Season FEHB change, do not make your election using Employee Express. Instead, submit an [SF 2809, Health Benefits Election form](#) with your retirement application. Your change will be processed by OPM after your retirement since you will be retired on the date the new coverage will be effective. Consult with your [Benefits Specialist](#) for assistance.

*If you need to have your coverage effective January 1, 2016 to coincide with another change you are making with your family, then a change may be made as a qualifying life event (QLE). A number of QLE are allowed in [Employee Express using "FEHB Qualifying Life Event."](#) You will need to complete the [Health Benefits Election Form](#) and email to sbello@usgs.gov if you are not able to complete in Employee Express.

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 & vision coverage in addition to any coverage you may receive under your FEHB plan. Most FEHB plans do not offer much in the way of coverage, so you may want to consider this supplemental option.

The FEDVIP offers [dental](#) and [vision](#) preferred provider organization plans from which to choose, including regional, national, and international coverage. For program information, go online to www.BENEFEDS.com.

FEDVIP enrollments *automatically continue* from year to year, even into retirement. If you are happy with your current coverage and do not wish to make any changes, no action is required.

If you are going to cancel your Dental and/or Vision coverage, you must do so during Open Season. Other opportunities to change are under [extremely limited circumstances](#). No longer being able to afford premiums or because you retire or change your mind are *not* qualifying life events that allow you to make a change outside of Open Season.

How to enroll, cancel or make changes

The effective date for FEDVIP Open Season changes is January 1, 2016. From November 9 through December 14, 2015, employees who wish to enroll, change, or cancel their enrollment in a FEDVIP plan must do so by visiting the website at www.BENEFEDS.com or by calling 1-877-888-3337 (TTY 1-877-889-5680) Monday through Friday, 9am to 7pm Eastern Time.

Changes in Eligibility for Children of Same-Sex Domestic Partners under FEHB & FEDVIP

Based on the Supreme Court's decision in Obergefell v. Hodges, published June 26, 2015, all states are now required to allow same-sex couples to marry. Children of same sex domestic partners (referred to as stepchildren), are no longer eligible for enrollment in FEHB or FEDVIP. Employees must be legally married in order for stepchildren to be covered. Children of domestic partners who are already covered under an enrollment plan for plan year 2015 based on a domestic partner certification, remain eligible family members only until the end of this plan year. For plan year 2016 and beyond couples must be married in order to cover (or continue to cover) stepchildren under their FEHB and FEDVIP enrollment. Marriage certification must be provided to Human Resources in order for stepchildren to remain on the plan 2016 and later. Please contact [your Benefits Specialist](#) for further instructions.

Flexible Spending Accounts (FSAFEDS)

This valuable benefit allows you to save tax dollars on expenses you already pay! Use the tax savings [calculator](#) to see how much you can save per year by using an FSA account.

If you are currently enrolled and want to participate for 2016, you must reenroll. Coverage does not automatically continue for FSA accounts. However, participants in a health care or limited expense health care FSA may be able to bring up to \$500 of unspent funds from 2015 to 2016 if they reenroll for the 2016 Benefit Period.

The [FSAFEDS](#) program is available to employees who are *eligible* for FEHB (this includes most temporary employees). FSAFEDS allows you to set aside up to \$2,550 in pre-tax dollars to reimburse you for [eligible expenses](#) using [a health care account](#) or [dependent care account for \\$100 to \\$5000](#).

How to enroll, cancel or make changes

The effective date for FSA Open Season changes is January 1, 2016. From November 9 through December 14, 2015, employees who wish to enroll, change, or cancel their enrollment in the FSAFEDS program must do so by visiting www.FSAFEDS.com or by speaking to an FSAFEDS customer service

representative at 1-877-372-3337 (TTY 1-800-952-0450), Monday through Friday, 9am to 9pm EST.

**Federal Employees Group Life insurance (FEGLI) &
Federal Long Term Care Insurance Program (FLTCIP)**

The FEGLI program does not participate with the annual Open Season. You can always [decrease your life insurance coverage](#). You may increase coverage due to a qualifying life event or by having a medical exam. There will be an Open Season for FEGLI in September 2016 with changes effective October 2017. Yes, the effective date is delayed one year. Additional details will be available close to September 2016. Contact your [Benefits Specialist](#) if you have any questions.

The Federal Long Term Care Insurance Program accepts long form underwriting applications throughout the year. Go to the FLTCIP [website](#) for additional information.

Additional Resources

The [Pay and Benefits website](#) is a resource on your benefits. This link is on the internet so you may share with your family or view from home: <http://www.usgs.gov/humancapital/pb/paybenefitslinks.html>.