



United States Department of the Interior
U. S. GEOLOGICAL SURVEY
12201 Sunrise Valley Drive
Reston, VA 20192

BENEFITS BULLETIN

November 2, 2010

BULLETIN NO: 10-06

SUBJECT: Federal Benefits Open Season Enrollment Information

TO: All USGS Employees

The Federal Benefits Open Season will be held from **Monday, November 8, 2010 through Monday, December 13, 2010**. Eligible employees may enroll, make changes and/or cancel coverage during this period for the following three programs:

Program	Enroll	Effective Date
Federal Employees Health Benefits (FEHB)	www.employeeexpress.gov	January 2, 2011
Federal Employees Dental & Vision Program (FEDVIP)	www.benefeds.com	January 1, 2011
Flexible Spending Account Program (FSAFEDS)	www.fsafeds.com	January 1, 2011

If you take no action during Open Season, your current enrollment in FEHB and FEDVIP will continue automatically for 2011. You will be subject to any changes in premiums, benefits, and service areas for the 2011 plans.

If you already have a Flexible Spending Account (FSA) account, however, ***it will not*** continue automatically; you ***must reenroll*** to set up an account for 2011.

During this once-a-year opportunity, making an informed decision is important. Use the tools and information linked below to assist you in reviewing your options:

- Open Season Website at <http://www.opm.gov/insure/openseason>
- Review the plans that are making [significant changes](#)
- Review the [Guide to Federal Benefits Brochure](#)
- [Open Season Checklist](#) steps you through the process
- [Plan comparison tool](#) helps you search by zip code, plan name or code
- [PlanSmartChoice decision site](#) is free to all federal employees

You can also follow Open Season Benefits information on Facebook at <http://www.facebook.com/fedbenefits> and Twitter at <http://twitter.com/FedEmployeeBen>

HOW TO ENROLL, CANCEL OR MAKE CHANGES:

FEHB: Use Employee Express at <https://www.employeeexpress.gov>; contact Employee Express helpdesk for assistance with access at 1-800-827-6254 (TTY 1-888-880-0412).

FEDVIP: Go online to www.BENEFEDS.com or call 1-877-888-3337 (TTY 1-877-889-5680) Monday through Friday, 9am to 7pm Eastern Time.

FSAFEDS: Go online to www.FSAFEDS.com, or by calling 1-877-372-3337 (TTY 1-800-952-0450), Monday through Friday, 9am to 9pm Eastern Time.

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. 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.

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, and provider directory to ensure that you are satisfied with any changes effective in 2011. Outside of Open Season, there are limited events that allow you to change your coverage.

NOTE: Coverage for children up to age 26 is available effective January 1, 2011. Go to [Benefits Bulletin 10-01](#) for additional information. If you already have self & family coverage, simply call you plan to add your child as an eligible family member – no form is needed through the agency Human Resources office.

To make an informed decision about your health plan use the following tools:

Open Season website - <http://www.opm.gov/insure/openseason/index.asp>
[Guide to Federal Benefits](#)
[Guide to Federal Benefits for Temporary Employees](#)
[PlanSmartChoice decision site](#)
[FEHB Plan Information for 2011](#)

How to enroll, cancel or make changes:

Use Employee Express at <https://www.employeeexpress.gov>. This includes FEHB plan enrollment or changes, and FEHB Premium Conversion coverage.

Exception: If you are retiring between November 8 through January 1, 2011, and you wish to make an Open Season FEHB change, **do not** make your election using Employee Express. You will need to submit an [SF 2809, Health Benefits Election form](#) with your retirement application which will be processed by the Office of Personnel Management (OPM).

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.

It offers seven [dental](#) and three [vision](#) preferred provider organization plans from which to choose, including regional, national, and international coverage. For program information, go online to www.BENEFEDS.com and click on the “Research Plans and Rates” tab.

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.

Except under extremely limited circumstances, the annual Open Season is your only opportunity to cancel or change your FEDVIP enrollment. You cannot change or cancel your enrollment outside of Open Season because you can no longer afford premiums or because you retire or change your mind.

Resources:

- Open Season homepage at www.opm.gov/insure/openseason
- FEDVIP Homepage – www.benefeds.com
- [USGS Benefits FEDVIP webpage](#)

How to enroll, cancel or make changes:

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.

Flexible Spending Accounts (FSAFEDS)

If you are currently enrolled and want to participate for 2011, **you must reenroll**. Coverage does not automatically continue for FSA accounts.

The FSAFEDS program is available to employees who are *eligible* for FEHB (this includes temporary employees who have already worked one continuous year). FSAFEDS allows you to set aside up to \$5,000 in pre-tax dollars to reimburse you for eligible [health care expenses](#). (This will decrease beginning 2013 to \$2,500.) A [dependent care account](#) is also available.

NOTE: There is a change to covered items beginning January 1, 2011. Over-the-counter (OTC) products that are medicines or drugs (e.g., acne treatments, allergy and cold medicines, antacids, etc.) will not be eligible for reimbursement from your Health Care FSA unless you have a prescription for that item written by your physician. The only exception is insulin which will not require a prescription from January 1, 2011 forward. Other currently eligible OTC items that are not medicines or drugs, such as bandages and nasal strips, will not require a prescription.

Resources:

- FSAFEDS Homepage – www.fsafeds.com
- [Program Brochure](#)
- [FSAFEDS Savings Calculator](#)
- [Facebook FSAFEDS](#)
- [Eligible Expenses](#)

How to enroll, cancel or make changes:

Employees who wish to enroll, change, or cancel their enrollment in the FSAFEDS program **must** do so by visiting the website at 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 Eastern Time.

Contact your Human Resources Benefits Specialist if you have any questions regarding the information in this Bulletin. All Benefits Bulletins are posted on the USGS Employee Benefits Intranet webpage at <http://internal.usgs.gov/ops/hro/benefits>.

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