

BENEFITS BULLETIN

September 27, 2011

BULLETIN NO: 11-08

SUBJECT: Federal Benefits Open Season – New Rates Available

TO: All USGS Employees

FROM: Kathy Shearman, Benefits Officer

The Office of Personnel Management (OPM) just announced the 2012 premium rates for the Federal Employees Health Benefits program (FEHBP) and the Federal Employees Dental & Vision Insurance Program (FEDVIP). To see the listing, go to <http://www.opm.gov/insure/openseason/factsheet.asp>.

On average, enrollees with self only coverage will pay \$2.32 more per bi-weekly pay period; enrollees with family coverage will pay \$6.18 more. Premiums for Health Maintenance Organizations will increase an average 6.7 percent, while Fee-for-Service plans will see an average increase of 3.2 percent.

The 2012 Open Season for health, dental, and vision insurance and flexible spending accounts will be held from **November 14, 2011 to December 12, 2011**. Coverage becomes effective on January 1, 2012. The annual Open Season gives federal employees and retirees the opportunity to review their health plan choices and make changes. It also allows eligible employees to enroll for coverage.

You are encouraged to review the premiums for your health plan to help you decide whether a change in coverage will be necessary to fit your healthcare needs in the coming year. Additional Benefits Bulletins will be distributed with more specific Open Season information as it becomes available. OPM normally posts Open Season brochures and information on their website just before the November opening date.

OPM is “[Going Green](#)” this year – all brochures and information will be provided online. PlanSmartChoice is an additional free resource that OPM provides – it is not updated for 2012 coverage yet but you can preview this decision tool at <https://www.plansmartchoice.com/registration.aspx>.

Contact your [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>.