



## Purpose and Scope

*The employee satisfaction and engagement initiative focuses on areas resulting from an analysis of employee responses to the Department and Office of Personnel Management employee survey questionnaires, as well as employee engagement literature research. An analysis of employee survey responses indicates employees would like more understandable benefits information.*

*This brochure and the CPMS Benefits Tool, which can be found at [www.cpms.osd.mil/worklife](http://www.cpms.osd.mil/worklife), are designed to address this need.*

*For more information on Employee Satisfaction and Engagement, please visit:*

[www.cpms.osd.mil/worklife](http://www.cpms.osd.mil/worklife)

*This is published as part of the DoD Employee Satisfaction and Engagement Campaign 2010.*

## Federal Benefits Programs

*November 2010  
Information and Guidance*

*Employee Satisfaction  
and Engagement*

*Productivity Begins with Employee Engagement*



## OPEN SEASON 2010

The 2010 Federal Open Season begins on Monday, November 8, 2010, and runs through Monday, December 13, 2010. During Open Season, employees will have the opportunity to enroll, change options or plans, reduce, or cancel enrollment in:

- Federal Health Insurance Benefits Program (FEHBP)
- Flexible Spending Account (FSA)
- Federal Employee Dental and Vision Program (FEDVIP)

Open Season changes are prospective and therefore will be effective for calendar year 2011. Changes and/or enrollments beyond the December 13, 2010, cutoff date will require a Qualifying Life Event, such as the birth of a child, marriage, or divorce.



## DECIDING WHAT YOU NEED IN A HEALTH CARE PLAN

Analyze your needs – Are you single, married, do you have children? Do you have healthcare needs that require special tests, medications, specialists? Use OPM’s tool to compare health plans:

<http://www.opm.gov/insure/health/search/plansearch.aspx>

Search by your zip code and you will be directed to a list of all FEHB plans available in that location. This list identifies the type of plan, e.g., fee for service, HMO, etc., and other important information.

## OBTAINING PLAN INFORMATION

Select up to four plans to compare premiums, quality ratings, and benefits offered. Click on each plan’s Web site to find a listing of participating providers.

<http://www.opm.gov/insure/health/planinfo/types.asp>

## MAKING A HEALTH BENEFITS ELECTION

Contact your agency’s benefits center. If you don’t know how to contact your agency’s center, refer to OPM’s Web site showing FEHB enrollment instructions for DoD employees:

<http://www.opm.gov/insure/health/planinfo/dod.asp>



## DECIDING IF YOU NEED ADDITIONAL DENTAL AND/OR VISION COVERAGE

Analyze your needs – Do you or your family members have dental or vision problems that typically are not covered by your health plan or require significant out-of-pocket expenses? If so, you may want to consider electing additional coverage. Compare dental and/or vision plans by visiting:

<http://www.opm.gov/insure/dental/search/fedvipsearch.aspx>

Search by zip code to be directed to a listing of all dental and vision plans available in that location.

Select up to four plans to compare premiums, quality ratings, and benefits offered. Click on the plan’s Web site to find a listing of participating providers.

## ELECTING DENTAL AND/OR VISION COVERAGE

Visit the BENEFEDS Web site (not your agency’s benefits center Web site ) during Open Season to enroll:

<https://www.benefeds.com/>

Also visit the BENEFEDS Web site for important information about changing or cancelling your enrollment.

<https://www.benefeds.com/BenefedHelp>