

Inform Employees about Open Season

- 1. Build awareness of the upcoming Open Season.** For starters, employees need to know the dates of Open Season. The 2010 Federal Open Season for the 2011 calendar year begins on Monday, November 8, 2010, and runs through Monday, December 13, 2010. Employees need to know which programs participate in Open Season, what decisions they can make, and where they can find additional information about the programs.
- 2. Inform employees of Open Season dates and where to find information about Open Season.** You can do this in various ways; some examples include: sending a blast email to all employees; displaying posters throughout your agency; and distributing flyers to employees (this is a great way to reach employees who do not have easy access to the Internet).
- 3. Ensure you have enough Open Season Materials.** Almost all materials are available online at www.opm.gov/insure. We encourage you and your employees to use this web site during Open Season.
- 4. Host Benefits Fairs.** Ask your Human Resources Office to host a Benefits Fair. This can be quite advantageous for your employees. Employees can speak directly to plan and program representatives and receive materials.
- 5. Inform employees as to what they can do during Open Season.** An eligible employee who is not enrolled may enroll. Enrollment in **FEHB** and **FEDVIP** automatically continues year to year. Current FSA participants **MUST** re-enroll each year if they want to continue participation. Enrollments in FSA **DO NOT** carry forward from year to year.
- 6. Inform employees of Open Season effective dates.** Employees not previously enrolled in **FEDVIP** will begin coverage on January 1, 2011. The Plan year under **FEDVIP** is January 1 through December 31. Enrollment or enrollment changes in **FEHB** and/or premium conversion changes will be effective the first day of the first pay period which begins on or after January 1, 2011. Cancellations of **FEHB** will be effective at the end of the day of the last pay period in December 2010. Enrollments in FSA during Open Season will be effective January 1, 2011.
- 7. Answer questions concerning premiums.** There are no premiums for **FSAFEDS**. The premiums for **FEHB** and **FEDVIP** plans are located on the back of the Plan brochures and in the Guide to Federal Benefits. Premium information is also available on the web site at www.opm.gov/insure. **FEDVIP** premium information can be found at www.BENEFEDS.com.
- 8. Explain the effects of cancelling FEHB enrollment.** If an employee cancels their **FEHB** enrollment, the cancellation may affect their ability to meet the 5-year requirement for continuing **FEHB** into retirement.
- 9. Ensure employees are aware that Federal Employees' Group Life Insurance Program (FEGLI) and the Federal Long Term Care Insurance Program (FLTCIP) do not participate in the annual Federal Benefits Open Season.** Eligible employees can enroll in **FEGLI** at any time if they provide satisfactory medical information on an SF 2822, and it has been at least one year since they last waived **FEGLI** participation. If already enrolled, they can increase **FEGLI** coverage if they make an election within 60 days of experiencing a **FEGLI** specific qualifying life event (QLE). Most enrollees can reduce **FEGLI** coverage at any time. Eligible employees and qualified relatives can apply for coverage under **FLTCIP** at anytime with Full Underwriting. Additional information on **FEGLI** and **FLTCIP** is available at www.opm.gov/insure.
- 10. Know your key points of contact.** Some employees do not know how to contact their headquarters Benefits Advisor. Please see the following web site for your Benefits Advisors' contact information http://www.cpms.osd.mil/fedbenefits/fedbenefits_contacts.aspx.

