

OPEN SEASON GUIDE FOR HEALTH BENEFITS

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? Do you want to see any particular physicians? 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 listing of all FEHB plans available in that zip code that identifies the type of plan, e.g., fee-for-service, HMO, etc., and other important information.

Visit <http://www.opm.gov/insure/health/planinfo/types.asp> to learn more about the various plan types. 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.



MAKING A HEALTH BENEFITS ELECTION

Contact your agency's benefits center. If you don't know how, refer to OPM's web site showing FEHB enrollment instructions for DoD employees: <http://www.opm.gov/insure/health/planinfo/dod.asp>.

You must make your election during Open Season, November 8 – December 13, 2010. Elections will be effective January 2, 2011.

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? You may want to consider electing dental and/or vision coverage if your out-of-pocket dental and/or vision expenses exceed the dental and/or vision premiums plus dental/vision copays and other expenses not covered by the dental/vision plan. 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 zip code. 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.

Visit the BENEFEDS Web site (not your agency's benefits center) during Open Season (Nov 8 – Dec 13, 2010) to enroll: <https://www.benefeds.com/>.

Also visit: https://www.benefeds.com/BenefedHelp/getting_started/checklist.htm for important information about changing or cancelling your enrollment.



DECIDING IF YOU SHOULD CONTRIBUTE TO A TAX-EXEMPT FLEXIBLE SPENDING ACCOUNT

Analyze your needs - Do you and/or eligible family members have out-of-pocket expenses for dependent care or healthcare that are not covered by other health insurance? Review the information at the FSAFEDS Web site to learn about eligible expenses, eligible family members, minimum and maximum contribution limits, how contributions are withheld from your salary, how to claim reimbursement for eligible expenses, and criteria for cancelling/changing your election at <https://www.fsafeds.com/fsafeds/SummaryOfBenefits.asp>. Then check out the FSAFEDS calculator at https://www.fsafeds.com/fsafeds/fsa_calculator.asp to estimate the tax savings.

Don't overestimate - remember that unless you are a member of the Military Reserves or National Guard and are activated for more than 180 days during 2011, FSA contributions are "use it or lose it" – you must incur enough qualifying expenses between January 1, 2011 and March 15, 2012, to cover your total 2011 contributions or forfeit/lose the balance of those contributions.

NOTE: OVER-THE-COUNTER MEDICATIONS WILL NOT BE ELIGIBLE EXPENSES IN 2011 UNLESS YOU HAVE A PRESCRIPTION FOR THOSE MEDICATIONS.

ELECTING TO CONTRIBUTE TO A FLEXIBLE SPENDING ACCOUNT

Visit the FSAFEDS Web site (not your agency's benefits center) during Open Season (Nov 8 – Dec 13, 2010) to enroll: <https://www.fsafeds.com/fsafeds/index.asp>. Be sure to read the Summary of Benefits (under Quick Links) for information you need to know before enrolling. Then click on "Enroll".

FSAFeds posters:

https://www.fsafeds.com/forms/OPM_OpenSeasonPoster1.pdf

https://www.fsafeds.com/forms/OPM_OpenSeasonInserts.pdf

REMEMBER THAT YOU MUST ELECT TO CONTRIBUTE TO A FSA ACCOUNT DURING THIS OPEN SEASON EVEN IF YOU CONTRIBUTED IN 2010.



FIND OUT MORE ABOUT ELIGIBLE INSURANCE PROGRAMS AND THEIR BENEFITS:

Visit the OPM Web site at: <http://www.opm.gov/insure/index.aspx> for information about all Federal benefits and insurance programs, Federal Employees Health Benefits (FEHB), Federal Employees Group Life Insurance (FEGLI), Federal dental and vision plans (FEDVIP), Flexible Spending Accounts (FSA), and Long Term Care (LTC) Insurance.

Newly eligible employees are able to elect these benefits within 60 days of becoming eligible.

Otherwise, employees must elect/change FEHB, FEDVIP, and FSA during annual Open Seasons or experience a Qualifying Life Event (QLE) to elect or elect/change current elections for any of these programs outside of Open Season. FEGLI, and LTC do not have regular/recurring Open Seasons. Click on “more” under any of these programs and then the “Life Events” tab on the left to learn about QLEs and the timeframe allowed for making these changes.



Employee Satisfaction and Engagement

For more information on Employee Satisfaction and Engagement, please visit: www.cpms.osd.mil/worklife