

## **2015 Federal Benefits Open Season**

Monday, 9 November through Monday, 14 December, 2015.

Changes to your benefits take effect the first pay period of the New Year, 10 January 2016.

### **What is Open Season?**

It is the time for you to think about your health, dental, vision, and tax-saving needs and to make changes to or enroll in one of the Programs. The Programs that participate in the annual Open Season are:

- Federal Employees Health Benefits (FEHB) Program
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Account Program (FSAFEDS)

### **Why should you care?**

Open Season is the time to make elections you usually can't make any other time of the year. All health or dental or vision plans are not alike. Open Season is about exercising your right of choice. Failure to consider your health plan choices could leave you without the health care services, supplies you need, or with a premium you can't afford. Dental and/or vision coverage can fill in gaps of any coverage you now have or pay for services you currently do not receive. A flexible spending account allows you to save money and pay less tax.

### **Can you sit out this Open Season and do nothing if you are already enrolled?**

- If already enrolled in FEDVIP and FEHB, those enrollments will continue automatically, however, benefits and premiums may change. (Also, be sure to check that your plan is still participating.) If you do nothing this Open Season and are later unhappy with your 2016 benefits or premiums, you cannot cancel or change your enrollment until the next Open Season.
- If you already have an FSAFEDS account, it will not continue automatically: you must re-enroll.

### **What are some things you should think about this Open Season?**

#### **FEHB**

- Coverage is changing to a Three Tier System (Self, Self Plus One, and Self with Family). You have the opportunity to change your Family coverage to Self Plus One if you are covering only one dependent (Spouse or Child).

\*Coverage will not change automatically to the Self Plus One

- You must be covered by the Program for the 5 years of service immediately before retiring to continue FEHB coverage into retirement.
- There are no waiting periods and no pre-existing condition limitations under FEHB, even if you change plans.
- You may enroll in FSAFEDS and/or FEDVIP whether or not you are already enrolled in FEHB.

#### **FEDVIP**

- Your coverage will continue into retirement automatically, without a 5-year enrollment requirement, if you retire on an immediate annuity.
- Participating dental and vision providers may be different from your health plan's providers.
- You can cancel your coverage only during Open Season, or deployment to active military duty.

- FEDVIP always pays benefits secondary to your FEHB insurance;
- You can submit copays and deductibles to your FSA account.

#### FSAFEDS

- There are 3 accounts from which to choose - a dependent care account, a health care account, and a limited expense health care account.
- Participating lowers your taxable income.
- You can pay for your FEDVIP and FEHB copays and deductibles.
- Not open to retirees.

#### **Where can you find details on the choices available and how much the Programs cost?**

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2016/state/wi>

- FEHB information and 2016 health insurance rates go to:  
[www.opm.gov/healthcare-insurance/healthcare/](http://www.opm.gov/healthcare-insurance/healthcare/)