

Federal Benefits Open Season

Monday, Second week of November through Monday, Second week of December.
Changes to your benefits take effect the first pay period of the New Year.

1. What is Open Season?

Time for you to think about your health, dental, vision, and tax-saving needs and to make changes to or enroll in Benefits. The Benefits 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 (FSA)**

Reminder, the following benefits **do not participate in the annual Open Season:*

Federal Employees' Group Life Insurance (FEGLI):

<https://www.opm.gov/healthcare-insurance/life-insurance/>

Federal Long Term Care Insurance Program (FLTCIP)

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

2. Why should you care?

- Open Season allows you to make changes usually not allowed during the year.
- All health, dental and vision plans are not the same and may not cover your needs.
- Failure to consider your benefit choices could leave you without benefits or with premiums you cannot afford.
- A flexible spending account allows you to save money on items you already pay for while paying less taxes.

3. Can you sit out this Open Season and do nothing if you are already enrolled?

- Coverage **will** continue automatically if already enrolled in **FEDVIP** and **FEHB** however, benefits and premiums may change. (Be sure to verify your plan is still participating.)
- If you do nothing this Open Season and are later unhappy with your benefits or premiums, you cannot cancel or change your enrollment until the next Open Season.
- Your **FSAFEDS** account, **will not** continue automatically: you **must** re-enroll. (If account balance is \$500 or less, it transfers to the next year)

4. What are some things you should think about this Open Season?

FEHB

- You may change your Self Plus Family coverage to Self Plus One if you are covering only one dependent (Spouse or Child).
- You must be covered by **FEHB** for the 5 years immediately before retiring to continue coverage into retirement.
- No waiting periods or pre-existing condition limits under **FEHB**, even if changing plans.
- Your deductibles, copays, and other out of pocket expenses can be paid by a **FSA**
- You may enroll in **FSA** and/or **FEDVIP** even if not enrolling in **FEHB**.

FEDVIP

- Your coverage will continue into retirement automatically, without a 5-year enrollment requirement, if you retire with an immediate annuity.
- Participating dental and vision providers may be different from your health plan's providers.
- You can cancel coverage only during Open Season, or active military duty.
- **FEDVIP** always pays benefits secondary to your **FEHB** insurance
- Your deductibles, copays, and other out of pocket expenses can be paid by a **FSA**

FSA

- There are 3 accounts from which to choose – Health Care, Dependent Care, and Limited Expense Health Care (LEX).
- Participating lowers your taxable income.
- You can pay for your **FEDVIP / FEHB** copays and deductibles.
- Covers multiple items, to include: glasses, contacts, first aid kits, sunscreen and etc.
- There is an App for it!
- Not open to retirees.

5. Where can you find details on the options and premiums available?

- **FEHB** information and new **health** insurance rates go to:
www.opm.gov/healthcare-insurance/healthcare/
- **FEDVIP Dental/Vision** plan brochures and rates go to:
www.opm.gov/healthcare-insurance/dental-vision
- **FSAFEDS** program brochure and how much you may contribute go to:
www.FSAFEDS.com, or call 1-877-372-3337.

6. How do I make an Open Season election?

- **FEHB:** Access the Employee Benefits Information System (EBIS):
at <https://www.ebis.army.mil>, and contact your human resources office for assistance.
- **Dental and/or Vision** under **FEDVIP:**
go to www.BENEFEDS.com or call 1-877-888-3337
- **Flexible spending accounts** under **FSAFEDS:**
go to www.FSAFEDS.com or call 1-877-372-3337

7. Where can I find additional information or assistance?

Visit www.opm.gov; or contact your Human Resources Office benefits section below:

Ms. Laurie Kelsey (Lead)

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