

RAD Newsletter 2019-7

Get Ready: TRICARE Open Season, Federal Benefits Open Season Begins Nov. 11

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Open season is an annual period when you can enroll in or change health plans for the next year. Now is the time to think through whether you or your family members want to make changes to your current health, dental, and vision plan coverage.

Two open seasons run at the same time this fall: [TRICARE Open Season](#) and [Federal Benefits Open Season](#). TRICARE Open Season applies to anyone enrolled in or eligible for [TRICARE Prime](#) (including the [US Family Health Plan](#)) or [TRICARE Select](#). Federal Benefits Open Season is for enrollment in the Federal Employees Dental and Vision Insurance Program (FEDVIP). **Both the TRICARE and FEDVIP open seasons begin on Nov. 11 and end on Dec. 9. Enrollment choices made during this period will take effect on Jan. 1, 2020.**

“Every year your health coverage needs may change,” said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. “Open season is your chance to think about the kind of coverage you’ll need for the upcoming year and make any changes.”

To get ready for open season, you can use tools on the TRICARE website, like the [TRICARE Plan Finder](#) and [TRICARE Compare Cost Tool](#). These resources help you see which plans you’re eligible for and help you to compare plans and costs. On the [FEDVIP enrollment website](#), you can enroll in or make changes to your FEDVIP plan. The website also provides tools to help you find the right dental and/or vision plans for you and your family.

What can you do during TRICARE Open Season?

If you’re eligible to participate in [TRICARE Open Season](#), you have three choices for your 2020 health coverage:

- **Do nothing.** If you want to stay in your current TRICARE health care plan, you don’t have to take any action. You’ll continue in your current health plan through 2020 or as long as you’re eligible.
- **Enroll in a plan.** If you’re eligible for TRICARE Prime or TRICARE Select but not enrolled, you can [enroll in a plan](#) now.
- **Change plans.** If you’re already enrolled in a TRICARE Prime or TRICARE Select plan, you can switch plans and switch between individual and family enrollment.

TRICARE Open Season doesn’t apply to [TRICARE For Life](#) (TFL). TFL coverage is automatic if you have Medicare Part A and Medicare Part B. Open season also doesn’t apply to premium-based plans.

Outside of TRICARE Open Season, you can only enroll in or make changes to your TRICARE Prime or TRICARE Select plan following a [Qualifying Life Event](#) (QLE). A QLE is a certain change in your life, such as marriage, birth of a child, change of address, or retirement from active duty. Different TRICARE health plans may be available to you and your family members after a QLE.

What can you do during Federal Benefits Open Season?

Your chance to enroll in FEDVIP is during the [Federal Benefits Open Season](#). FEDVIP, managed by the U.S. Office of Personnel Management, offers eligible TRICARE beneficiaries a choice between multiple vision and dental plans and carriers. Some plans offer both high and standard options.

If you're already enrolled in a FEDVIP dental and/or vision plan, your enrollment will automatically continue in 2020. If you wish to make changes to your existing plan, you must do so during open season.

Those eligible for FEDVIP dental coverage include:

- Retired service members and their eligible family members
- Retired National Guard and Reserve members and their eligible family members
- Certain survivors
- Medal of Honor recipients and their immediate family members and survivors

Those who may qualify to purchase FEDVIP vision coverage include:

- Active duty family members
- National Guard and Reserve members and their eligible family members
- Retired service members and their eligible family members
- TRICARE For Life beneficiaries

To enroll in a FEDVIP vision plan, you must be enrolled in a TRICARE health plan or have TFL coverage.

Take command of your health and learn about this year's [TRICARE Open Season](#) and [Federal Benefits Open Season](#). If you want to change your 2020 coverage, you must take action during open season. Sign up for email updates about open season on the [TRICARE website](#).

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