



Benefits Administration Letter

Number: 15-401

Date: September 8, 2015

Subject: 2015 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2015 Federal Benefits Open Season Benefits Administration Letters (BAL) for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and Federal Employees Health Benefits (FEHB) Program. This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 9, 2015 through Monday, December 14, 2015**. You are responsible for ensuring that your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

SELF PLUS ONE FOR FEHB

As a result of the Bipartisan Budget Act of 2013, Self Plus One enrollment will be available beginning in January 2016. The first opportunity to enroll in Self Plus One will be during the annual Federal Benefits Open Season, which runs from Monday, November 9, 2015 through Monday, December 14, 2015.

Self Plus One is a new enrollment type in the FEHB Program that allows enrollees to cover themselves and one eligible family member they designate to be covered. Family member eligibility for a Self Plus One enrollment is the same as for a Self and Family enrollment. A family member eligible to be covered under a Self Plus One enrollment includes either a spouse OR a child under age 26. A child age 26 or over who is deemed incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

Additional guidance on the new Self Plus One enrollment type will be forthcoming.

GUIDE TO FEDERAL BENEFITS

OPM is no longer producing the *Guide to Federal Benefits* (Guide) beginning with the 2016 benefit year. This will include both the printed and online versions of the Guide. We have determined that it is no longer cost effective to produce the Guide, and due to the implementation of the Going Green Initiative in 2010, an increasing number of agencies are turning toward online resources for information about the federal benefits programs instead of ordering printed copies of the Guide.

Also, almost all of the information printed in the *Guide* is already on our federal benefits programs' website, www.opm.gov/healthcare-insurance, such as:

- Specific plan information on the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP);
- Premium charts; and
- Information on eligibility and how to enroll in or apply for all of the federal benefits programs, including the Federal Employees' Group Life Insurance Program (FEGLI), Federal Flexible Spending Account Program (FSAFEDS), and the Federal Long Term Care Insurance Program (FLTCIP).

OPM will create additional online materials, such as FASTFACTS and premium charts for Temporary Continuation of Coverage (TCC) enrollees and former spouses enrolled under Spouse Equity. We will also display quality healthcare scores on the FEHB Program website.

SUMMARY OF BENEFITS AND COVERAGE - REMINDER

As a result of the Affordable Care Act, FEHB plans have been providing a summary document on their websites which details information about health plan benefits and coverage. The summary document is also available on our website at www.opm.gov/healthcare-insurance/healthcare/plan-information/summary-of-benefits.

In order to help FEHB enrollees better understand their coverage and allow them to easily compare different plans and plan options, the Summary of Benefits and Coverage (SBC) document includes information on the following:

- Cost - deductibles, copayments, coinsurance, and out-of-pocket limits
- Coverage - covered services, examples of covered services and excluded services
- Rights - rights to continue coverage as well as grievance and appeal rights
- A statement that coverage under the plan qualifies as "minimum essential coverage"
- A statement that the health coverage of the plan does meet the minimum value standard for the benefits the plan provides

The SBC will continue to have a disclaimer indicating that the plan brochure remains the official statement of benefits.

Plans will continue to provide information in their Open Season materials to their enrollees about where to find their SBC on their website as well as how to obtain a paper copy of the SBC. The plans may also have their SBC available at health fairs.

ELECTRONIC BROCHURES

We are continuing our Going Green initiative. We encourage you and your employees to

continue using the electronic health plan brochures over paper brochures. Agencies share our desire to help lower administrative costs and conserve natural resources and have responded positively to this effort. Remember that copies of all FEHB plan brochures are on our website at www.opm.gov/FEHBbrochures and copies of all FEDVIP brochures are on our website at www.opm.gov/healthcare-insurance/dental-vision/plan-information.

OPEN SEASON OPPORTUNITIES

During the annual Open Season, employees can take the actions listed below for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits (FEHB) Program.

- Enroll in a **flexible spending account** – a health care and/or dependent care account, under the FSAFEDS Program. Unlike with other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** automatically continue from year to year.
 - Carryover has been adopted for health care and limited expense health care FSAs. Participants that have enrolled in one of these FSAs in 2015 will be able to bring up to \$500 of unspent funds from 2015 into 2016. **Participants must re-enroll for the 2016 Benefit Period to be eligible for carryover.** Remember, there is no longer a grace period for these two accounts.
 - The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account is \$2,550 for the 2016 Benefit Period.
 - The minimum election for the flexible spending accounts is \$100 for the 2016 Benefit Period.
 - The maximum annual election for a Dependent Care Flexible Spending Account is \$5,000 for the 2016 Benefit Period. There is no carryover for this account, but there is still a grace period.
- Enroll in, change, or cancel an existing enrollment in a **dental plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **vision plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **health plan** under the FEHB Program.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials to help employees consider and assess the various choices available to them as they make their Open Season benefits decisions. You are responsible for providing these educational materials to your employees. Please distribute these

materials to employees and post them on your agency's intranet in mid-September.

1. Open Season Checklist – a list of items to help enrollees get ready for Open Season
2. Open Season Resources – a list of resources to help enrollees find specific benefits information
3. Frequently Questioned Services – a list of services that OPM often receives inquiries on as to how, or if, the items are covered under our benefit Programs
4. Circle 'Round Your Benefits – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Please note that the 2015 Open Season information will be posted on our website, www.opm.gov/insure, by the first week in November.

UPCOMING BENEFITS ADMINISTRATION LETTERS

Through the BENEFITSINFO Listserv, you will receive BALs on the following topics in the upcoming months:

- **BAL 15-402 - 2015 Federal Benefits Open Season: Ordering and Distributing Materials** - We will inform you how to order and distribute Open Season materials including Program-specific materials. Anticipated Issue Date: Mid-September
- **BAL 15-403 - 2015 Federal Benefits Open Season: Conducting the Open Season** - We will provide you with information on counseling employees, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions. This BAL will include the *Federal Benefits FastFacts: The 2015 Federal Benefits Open Season is Coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. This BAL will also include Open Season flyers and banners as well as Insurance Benefits flyers and Save Money On flyers. Anticipated Issue Date: Mid-to-Late September
- **BAL 15-404 - 2015 Federal Benefits Open Season: Significant Events** - We will provide information on significant events affecting FSAFEDS and certain plans in FEDVIP and the FEHB Program which you must communicate to your employees. Upon the announcement of the 2016 premium rates, we will release this BAL. Anticipated Issue Date: Late September (if there are any subsequent changes, we will issue a follow-up BAL in October)

As in the past, we will dedicate the 400 series to the Open Season. You can find BALs at www.opm.gov/retirement-services/publications-forms/benefits-administration-letters.

Also note that OPM will release a series of BALs in the coming months about the new Self Plus

One enrollment type available to Federal employees and annuitants for the first time in plan year 2016.

WHERE TO GO FOR MORE INFORMATION

Visit our website at www.opm.gov/insure to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2016 in early October. You will find specific Federal Benefits Open Season information on this website by the first week in November.

If you have specific questions, please contact your agency's benefits officer. If you do not know who this person is, please go to <http://apps.opm.gov/abo> where you will find a list of agencies and their Headquarters Benefits Officers.

Sincerely,

John O'Brien
Director
Healthcare and Insurance