



West Virginia National Guard Human Resources Office Bulletin



Bulletin Number: 17-03

Date: 18 October 2017

Applicability: National Guard (NG) Technicians

2017 Federal Benefits Open Season for Plan Year 2018

Subject: Open Season Announcement

References: OPM Benefits Administration Letter Number(s) 17-401-404

Effective Date: Monday, November 13th 2017 through Monday December 11th 2017

Use: This year's Federal Employee Open Season begins on Monday, November 13th, 2017 and runs through Monday, December 11th 2017. This is the time for Federal employees to think about their health, dental, vision, and tax-saving needs, and to make changes to or enroll in one of the available programs.

Enrollment Opportunities: During the annual Open Season, employees may 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 (FSA) – a health care and/or dependent care account under the FSAFEDS Program. Unlike other programs, employees **MUST** reenroll in FSAFEDS each year to participate.
- 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.

All open Season enrollment changes are prospective and, therefore, will take effect the first full pay period in January 2018. For most employees this will be **Sunday, January 7th, 2018**. Changes and/or enrollments beyond the December 11, 2017 cutoff date will require a Qualifying Life Event (QLE) such as the birth of a child, marriage, or divorce.

FEHB

FEHB offers three plan types, Nationwide Fee-for-Service Plans, Health Maintenance Organizations (HMOs) and High Deductible & Consumer-Driven Health Plans. The three types of enrollments offered by FEHB are self only, self plus one, and self and family. If you are happy with your current plan, you simply have to “do nothing,” the current enrollment will automatically continue.

To make open season changes for FEHB, please remember all WV National Guard Federal Technicians will need to utilize either the Employee Benefits Information System (EBIS) available at www.abc.army.mil or call ABC-C at 1-877-276-9287.

FEDVIP

FEDVIP works similar to FEHB but is a separate plan. FEDVIP allows self only and self and family enrollments, but is unique, and unlike FEHB, FEDVIP allows self plus one enrollment. There are no pre-existing condition limitations, and FEDVIP is not intended to replace any existing coverage. Dental and vision services offered by an FEHB plan (if enrolled) would be paid as primary services and FEDVIP coverage would be paid secondary. As with FEHB, if changes are required in your current plan, the existing enrollment will automatically continue.

For additional information regarding FEDVIP and to enroll, visit www.benefeds.com.

(FSA)

FSAFEDS allows employees to contribute pre-tax dollars, and to receive reimbursement for out-of-pocket dependent and health care expenses. The three types of enrollments allowed are, Dependent Care, Health Care, and Limited Expense. A dependent care FSA may be used for reimbursement of eligible expenses such as child care, before and/or after school programs, adult day care, etc. A health care FSA may be used for reimbursement for eligible expenses such as co-pays, coinsurance, deductibles, chiropractic services, contacts, dental, vision, eyeglasses, over-the-counter medicines, etc. A Limited Expense FSA is limited to dental and vision expenses and is designed for employees with a High Deductible Health Plan.

- The minimum annual election for all FSA types is \$25.00 for the 2017 plan year.
- The maximum annual election for both the Health Care, and Limited Expense FSA is \$2600 for the 2017 plan year.
- The maximum annual election for the Dependent Care FSA is \$5000 for 2017. There is no carry over for this account but there is still a grace period.

For additional information, to enroll in or change, and to find a comprehensive list of eligible expenses, visit www.fsafeds.com.

Guides and Resources

As an enclosure to this bulletin, please find four guides to assist with your Open Season decisions. These guides will be beneficial in considering and assessing the various options available to you during this year's Open Season.

Enclosure 1: The 2017 Open Season Checklist is a list of items to assist enrollees in preparing for Open Season.

Enclosure 2: Open Season Resources guide is a list of resources to assist enrollees in finding specific benefits information.

Enclosure 3: The Frequently Questioned Services is a list of services OPM often receives inquiries on as to how, or if, the items are covered under a benefit plan.

Enclosure 4: The 'Circle Round your Benefits' is a diagram to assist enrollees with how the three programs participating in Open Season (FSAFEDS, FEHB, and FEHB) work together.

Please note Plan information and premiums are now available on the Office of Personnel Management's website at www.opm.gov/insure.

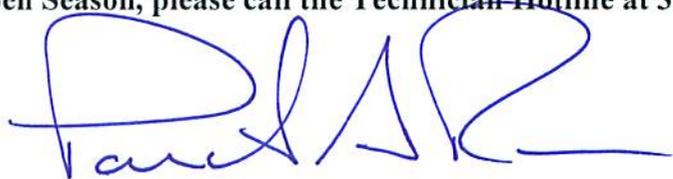
Click on the following links to view available plans and premiums:

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

FEHB Plan Comparison Tool: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>

Office of Personnel Management: www.opm.gov

For more information concerning Open Season, please call the Technician Hotline at 304-561-6749.



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