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| seal***West Virginia National Guard******Human Resources Office******Bulletin*** |
| **Bulletin Number: 21-05** | **Date: 13 October 2020** |
| **Applicability:** **National Guard (NG) Technicians (T5 and T32)**  |

**2020 Federal Benefits Open Season for Plan Year 2021**

**Subject:** Open Season Announcement

**References:** OPMBenefits Administration Letter Number(s) 20-402

**Effective Date:** Monday, November 9th 2020 through Monday December 14th 2020

**Use:** This year’s Federal Employee Open Season begins on Monday, November 9th, 2020 and runs through Monday, December 14th 2020. 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 2021. For most employees this will be **Sunday, January 3rd, 2021**. Changes and/or enrollments beyond the December 14, 2020 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 GRB Platform available at <https://portal.chra.army.mil/abc> 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](http://www.benefeds.com). Employees without computer access may contact BENEFEDS by phone at 1-877-888-3337.

**(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 annual contribution minimum is $100 for each kind of FSAFEDS account
* Health care participants have until December 31st to incur eligible expenses and carry over up to $500 of unused funds into another health care account in subsequent year if requirements are met.
* You can enroll during the Federal Benefits Open Season and must actively re-enroll each year to remain enrolled.

For additional information, to enroll in or change, and to find a comprehensive list of eligible expenses, visit [www.fsafeds.com](http://www.fsafeds.com) or call 1-877-FSAFEDS (372-3337).

**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: Open Season Resource Chart – A comprehensive list of available benefits, applicable open season options, websites, and effective dates of coverage.

Enclosure 2: 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/](http://www.opm.gov/)openseason.

Click on the following links to view available plans and premiums: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/>

FEHB Plan Comparison Tool: [www.opm.gov/FEHBcompare](http://www.opm.gov/FEHBcompare)

Office of Personnel Management: [www.opm.gov](http://www.opm.gov)

**For more information concerning Open Season, please contact the Benefits Section by calling the Technician Hotline at 304-561-6749.**

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CHAD C. BOARD, Lt Col, WVANG

 Deputy Human Resource Officer