

Benefits Administration Letter

Number: 19-401 Date: August 20, 2019

Subject: 2019 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2019 Federal Benefits Open Season Benefits Administration Letters (BALs) 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 11**, **2019 through Monday**, **December 9**, **2019**. 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.

As a reminder, the Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long Term Care Insurance Program (FLTCIP) **do not** participate in the annual Federal Benefits Open Season.

OPEN SEASON OPPORTUNITIES

During the annual Open Season, employees can enroll, change plans or plan options, change enrollment type, or cancel their enrollment for FEDVIP and the FEHB Program. Employees can also re-enroll or newly enroll in FSAFEDS.

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. Sample Email to Employees (Attachment 1) a sample email to inform employees about the upcoming Federal Benefits Open Season
- 2. Circle 'Round Your Benefits (Attachment 2) a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Additional resources can be found at www.opm.gov/openseason.

UPCOMING BENEFITS ADMINISTRATION LETTERS

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

BAL 19-402 - 2019 Federal Benefits Open Season: Conducting the Open Season - We will inform you how to order and distribute Open Season materials including Program-specific materials. We will provide you with information on employee counseling, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions. Anticipated issue date: mid-to-late September.

BAL 19-403 - 2019 Federal Benefits Open Season: Significant Events - We will provide information on significant events affecting FSAFEDS and certain plans in FEDVIP and the FEHB Program (such as plan terminations) which you must communicate to your employees. This BAL also clarifies the actions that employing agencies must take in certain situations, such as when an FEHB enrollee in a terminating plan or plan option fails to change plans during Open Season. We will release this BAL following the announcement of the 2020 premium rates. Anticipated issue date: early-to mid-October (if there are any subsequent changes, we will issue a follow-up BAL)

You can find BALs on our website <u>here</u>.

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 2020 in early October. You will find specific Federal Benefits Open Season information on www.opm.gov/openseason.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,

Laurie E. Bodenheimer Acting Director Healthcare and Insurance