



## ***Benefits Administration Letter***

**Number: 20-401**

**Date: September 1, 2020**

### **Subject: 2020 Federal Benefits Open Season: Announcement**

Welcome to the first in our series of 2020 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 9, 2020 through Monday, December 14, 2020**.

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.

### **COVID-19 IMPACT ON OPEN SEASON**

The 2020 Federal Benefits Open Season will take place as scheduled. The effective dates of Open Season enrollment actions will not be delayed due to COVID-19. 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. We recognize that this may be a uniquely challenging Open Season, and appreciate your efforts to ensure you are prepared to administer Open Season, including timely processing of enrollments and enrollment changes.

We strongly encourage you to be creative regarding how you share information with employees. This may include information on your email signature line, lunch and learn sessions, and social media.

Employees find Open Season fairs a valuable resource for getting Open Season information. Due to COVID-19, we strongly encourage you to assess how in-person benefit fairs will be impacted. Consider other ways to provide information to employees such as virtual events, webcasts, or webinars. We have also encouraged health plans to consider additional methods to provide information about Open Season to their enrollees and others. You may contact health plans for ideas and suggestions on providing information. Health plan contact information is available on our website at [www.opm.gov/plancontacts](http://www.opm.gov/plancontacts).

## **FEDVIP**

**New for 2021 – 10 new plans options in FEDVIP.** That makes for a total of 23 dental plan options and 10 vision plan options in 2021.

Additional information will be provided in BAL 20-403, Significant Plan Changes, to be issued later.

## **OPEN SEASON OPPORTUNITIES**

During the annual Open Season, eligible 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/opensession](http://www.opm.gov/opensession).

## **UPCOMING BENEFITS ADMINISTRATION LETTERS**

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

**BAL 20-402 - 2020 Federal Benefits Open Season: Ordering and Distributing Materials and Conducting the Open Season** - We will inform you how to order and distribute Open Season materials including Program-specific materials. Materials will be posted on our website at [www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season](http://www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season). 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 20-403 - 2020 Federal Benefits Open Season: Significant Plan Changes** - 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. 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 2021 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 here](#).

#### **TIMELINE OF OPEN SEASON EVENTS**

<b>When</b>	<b>What</b>
Early October 2020	2021 rates announced and posted on OPM website
Early November 2020	Open Season information posted on OPM website
November 9 - December 14, 2020	Open Season

#### **WHERE TO GO FOR MORE INFORMATION**

Visit our website at [www.opm.gov/insure](http://www.opm.gov/insure) to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2021 in early October. You will find specific Federal Benefits Open Season information on [www.opm.gov/openseason](http://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