



*United States Office of Personnel Management  
The Federal Government's Human Resources Agency*

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## **Benefits Administration Letter**

**Number:** 21-403

**Date:** October 8, 2021

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### **Subject: 2021 Federal Benefits Open Season: Significant Plan Changes**

This Benefits Administration Letter (BAL) is the third and final in our series of 2021 Federal Benefits Open Season BALs for the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. This BAL provides information on significant FEHB plan changes for 2022.

There are no significant changes for 2022 for FSAFEDS or FEDVIP.

This year's Federal Benefits Open Season will run from Monday, November 8 through Monday, December 13, 2021.

#### **FEHB Program**

The remainder of this letter provides important information on the significant changes affecting certain plans in the FEHB Program for the upcoming Open Season.

**Attachment 1: FEHB Significant Plan Changes** identifies those FEHB plans and their corresponding significant changes. Some of these events will require action on the part of agencies and enrollees.

There are five plans leaving the FEHB Program at the end of 2021. Employees in these terminating plans **must** enroll in a new plan during Open Season or their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2022 as determined by OPM). See [Benefit Administration Letter 16-202 Enrollment Options Following the Termination of a Plan or Plan Option](#) for additional

information on how to automatically enroll individuals who do not make an enrollment election during the allotted time period. This BAL provides specific instructions on how his happens.

Please distribute the attached list of significant FEHB plan changes to all employees so they can check to see if they will be affected by 2022 FEHB plan or service area terminations.

## **For Tables 1 and 2**

- Table 1: Plans Leaving the FEHB Program
- Table 2: Plans Reducing Service Areas and Terminating Enrollment Codes

## **What Must Employees Do?**

- Employees in terminating plans (**Table 1**) or service area reductions with terminating enrollment codes (**Table 2**) **must** enroll in a new health plan during Open Season. If they do not enroll in a new plan, their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2022 as determined by OPM).
- **New Coverage:** Coverage under an enrollee's new health plan will be effective the first day of the pay period beginning on or after January 1, 2022; **for most employees this will be Sunday, January 2, 2022.** Enrollees will remain covered and receive the 2021 benefits of the old plan until coverage under the new plan becomes effective.

## **What Must You Do?**

- You must notify employees enrolled in the plans listed in **Table 1 and Table 2** to select new plans. Advise your employees if they do not choose new plans, they will be enrolled in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2022 as determined by OPM).
- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of **Attachment 2: FastFacts - What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.**
- Follow up with employees in these plans and remind them to select new plans.
- **Belated changes:** Some employees still might not receive instructions to change plans during Open Season. We encourage you to accept belated Open Season changes from employees enrolled in

terminating plans or plans with service area reductions and terminating enrollment codes up until the beginning of 2022 plan year. After the beginning of the plan year, more closely review any requests for belated Open Season changes to ensure the circumstances that prevented a timely enrollment change were truly beyond the employee's control.

### **What Will Health Plans Do?**

**Plan Notification:** The plans in **Table 1 and Table 2** have been instructed to notify enrollees of the need to select new plans for 2022; however, as some plans' enrollment and address lists may not be up to date, we encourage you to accept belated changes.

### **For Table 3**

- Table 3: Plans Terminating Options and Enrollment Codes

### **What Must Employees Do?**

- Employees in a plan dropping an option (**Table 3**) may choose a new health plan during Open Season or remain with their current plan and their FEHB plan will switch their coverage into the plan's option specified in **Table 3**. See [Benefit Administration Letter 16-202 Enrollment Options Following the Termination of a Plan or Plan Option](#). **New Coverage:** Coverage under an enrollee's new health plan or option will be effective the first day of the pay period beginning on or after January 1, 2022; **for most employees this will be Sunday, January 2, 2022**. Enrollees will remain covered and receive the 2021 benefits of the old plan or option until coverage under the new plan becomes effective.

### **What Must You Do?**

- Advise your employees who are enrolled in the plan that is dropping an option (**Table 3**) that if they do not choose a new health plan, they will be automatically transferred into the plan's option as specified in **Table 3**.
- Distribute copies of this list to employees with your agency's notice about Open Season.
- Follow up with employees in the plan and remind them that if they do not choose a new health plan, they will be automatically transferred into the plan's option specified in **Table 3**.
- **Belated changes:** Some employees still might not receive instructions regarding their plan dropping an option. We encourage

you to accept all belated Open Season changes up until the beginning of 2022 plan year from employees enrolled in the plan dropping an option listed in **Table 3**. After the beginning of the plan year, more closely review any requests for belated Open Season changes to ensure the circumstances that prevented a timely enrollment change were truly beyond the employee's control.

### **What Will the Health Plan Do?**

- **Plan Notification:** The plans in **Table 3** have been instructed to notify enrollees that their current plan option is being discontinued and that if they do not change to another plan during Open Season, they will be switched automatically into the plan's option specified in **Table 3**.

### **For Tables 4 through 9**

- Table 4: Plans Adding New Options and Enrollment Codes
- Table 5: Service Area Expansions Without New Enrollment Codes
- Table 6: Service Area Expansions Adding New Enrollment Codes
- Table 7: New Plan Entering the FEHB Program
- Table 8: Plans Changing Name
- Table 9: Plans Changing Names of Existing Plan Options

### **What Must You Do?**

You must include the plans with new options, the plans with expanded service areas, and the new plans entering the FEHB Program (Tables 4-7) when you count the number of eligible employees and place your order for brochures. Plan contact information is available on our website at [www.opm.gov/plancontacts](http://www.opm.gov/plancontacts).

### **Conclusion**

We encourage you and your employees to visit our website at [www.opm.gov/openseason](http://www.opm.gov/openseason) for the most up-to-date information. Please note that 2022 plan information will be posted on our website in November. We look forward to working with you to ensure Federal employees have a successful Open Season.

Sincerely,

Laurie Bodenheimer  
Associate Director  
Healthcare and Insurance

Encl.:

Attachment 1: FEHB Significant Plan Changes

Attachment 2: FastFact: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program