



2018 Open Season: What are our Options?

Presented to: FEB

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Objectives



- ▶ To explore all Options on Federal Employees Health Benefits Program (FEHB)
- ▶ To explore all options on the Federal Employees Dental and Vision Program (FEDVIP)
- ▶ To explore all options on the Flexible Spending Account (FSA).
- ▶ To explore some options with TSP
- ▶ To answer questions on the programs provided



OPEN SEASON 2018

- ▶ **Monday, November 12th – Monday, December 10th**
- ▶ **<https://www.opm.gov/healthcare-insurance/open-season>**



When to Change Benefits

NOW!

- ▶ Health Insurance (FEHB)
- ▶ Dental & Vision Insurance (FEDVIP)
- ▶ Flexible Spending Account (FSAFEDS)

Anytime

- ▶ Thrift Savings Contribution/Allocations (TSP)
- ▶ Long Term Care Insurance (FLTCIP)



Carry Over from Year to Year

- ▶ If you don't do anything, the following carries over from year to year:
 - ▶ Health Insurance (FEHB)
 - ▶ Dental & Vision Insurance (FEDVIP)
 - ▶ TSP contribution/allocation (Before 50 ½)
- ▶ If you don't do anything, the following does not carry into the next year:
 - ▶ Flexible Spending Accounts (FSAFEDS)
 - ▶ TSP Catch-up Contribution (After 50 ½)

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Significant Changes in 2019

- ▶ 5 states are losing plans, 8 plans reduced service areas, and 9 plans reduced enrollment codes or options. The Federal Employees enrolled in these plans would have received a letter with instructions on how to proceed.
- ▶ Some plans' increased their premiums while others decreased
- ▶ Approx. 15 plans added service areas
- ▶ Approx. 14 Health Insurance Coverages adding new enrollment codes
- ▶ TSP's Elective Deferral Limits are \$19,000 for the Year of 2019 and \$6,000 for the Catch-up Contribution



5 Things to Consider for Open Season

1. Compare your current plan to other available plans

- ✓ Check the premiums
- ✓ Check for any changes in options or coverage

2. Review 2018 from a health benefits perspective

- ✓ Out-of-pocket costs, is there a plan with lower out-of-pocket expense
- ✓ New illness diagnosed in 2018? Does current plan provide coverage?

3. Consider out-of-pocket costs

- ✓ Premiums, deductibles, copayments & coinsurance
- ✓ Enroll in FSA and use it for these expenses, save money on taxes

4. Who will carry the insurance – married couple both federal employees?

- ✓ Consider Self Plus One or two Self Only plans, if no children
- ✓ Coverage under either for 5 years allows continuation into retirement for both

5. Get educated about FEHBP changes and options available for 2019

- ✓ Attend a health fair in person or virtual
- ✓ Review information on OPM's website
- ✓ Read OPM's Guide to Health Plans for Federal Employees and Annuitants

Is Your Health Plan Right for You?

- Compare the Plans: <https://www.opm.gov/healthcare-insurance/open-season/active-federal-employees/>

The screenshot shows the OPM.gov website during the 2018 Open Season (November 12 – December 10, 2018). The page is titled "ACTIVE FEDERAL EMPLOYEES" and provides information on the insurance plans available. A red arrow points to the "Compare Plans" link under the Health (FEHB) section.

Open Season
November 12 – December 10, 2018

OPM.gov Main > Open Season > Active Federal Employees

IN THIS SECTION

- Main
- Active Federal Employees
- Federal Retirees & Other Annuitants
- Tribal Employees

ACTIVE FEDERAL EMPLOYEES

The 2018 Open Season is from November 12, 2018 through December 10, 2018. For information on the Insurance plans available to you, please click on the topics below:

Health (FEHB)	Dental/Vision (FEDVIP)	Flexible Spending Accounts (FSAFEDS)
Plan Information, Premiums, Quality Measures, Enrollment Information, Fast Facts	Plan Information, Premiums, Compare Plans, Enrollment Information, Fast Facts	Enrollment Information, Program Information, Eligible Expenses, Savings Calculator, Fast Facts

Comparison Tool

The screenshot shows the OPM.gov website's "Healthcare Compare 2019 Plans" tool. The browser address bar shows the URL: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare>. The page header includes the OPM.GOV logo and navigation links: ABOUT, POLICY, INSURANCE, RETIREMENT, SUITABILITY, AGENCY SERVICES, NEWS. The breadcrumb trail is: OPM.gov Main > Insurance > Healthcare > Plan Information > Compare Plans.

Healthcare
COMPARE 2019 PLANS

IN THIS SECTION

- Open Season
- Life Events
- Changes in Health Coverage
- Healthcare
- Eligibility
- Enrollment
- Plan Information
 - Compare Plans
 - Plan Types
 - Summary of Benefits
 - Enroll
 - Guides
 - Premiums
 - Previous Years
 - Quality Healthcare Scores
 - Temporary Continuation of Coverage
 - Medicare
 - Health Savings Accounts
 - Consumer Protections
 - Carriers
 - Reference Materials
- Dental & Vision
- Life Insurance
- Flexible Spending Accounts
- Long Term Care
- Multi-State Plan Program
- Tribal Employers

The information contained in this comparison tool is not the official statement of benefits. Before making your final enrollment decision, always refer to the individual FEHB brochures. Each plan's FEHB brochure is the official statement of benefits. Items marked with an * must be completed before advancing to the health plan comparison.

Search by one of the following:

Find plans by location*

ZIP Code

Choose an Employee Type*

- Federal Employee (Non-Postal)
- Certain Temporary Employees
- Annuitant
- Workers Compensation Recipient
- U.S. Postal Service (Category 1)
- Former Spouse Enrollee
- Federal Deposit Insurance Corporation
- Temporary Continuation of Coverage (TCC)
- U.S. Postal Service (Category 2)
- Tribal Employee

Choose a Pay Frequency*

- Biweekly
- Every Four Weeks
- Semi-Monthly
- Monthly

Your Current Plan (if applicable)

Please complete all required fields



ENROLLMENT OPTIONS

- ▶ SELF ONLY
 - ▶ Provides Benefits only for the enrollee
- ▶ SELF + FAMILY
 - ▶ Provides Benefits for all eligible family members (FEHB ONLY - Children are covered up to age 26)
- ▶ SELF + ONE
 - ▶ Provides Benefits for employee and 1 eligible family member

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Why It's So Hard to Choose a Plan

- There are several plans to choose from.
- Confusing Terminology (i.e. HMO, FFS, HRA, etc)
- Plan Brochures have 150-200 pages each and are confusing to read at times.
- Difficult to understand the cost of services
 - Premiums
 - Deductibles
 - Co-payments
 - Co-Insurance

Unscrambling the Alphabet Soup

HMO-Health Maintenance Organization

Must use Network Providers

Need Referrals from Primary Care Physicians

PPO – Preferred Provider Organization

Members self-refer

Low In-Network/High Out-of-Network

HRA-Health Reimbursement Account

Paired with High-Deductible Plans

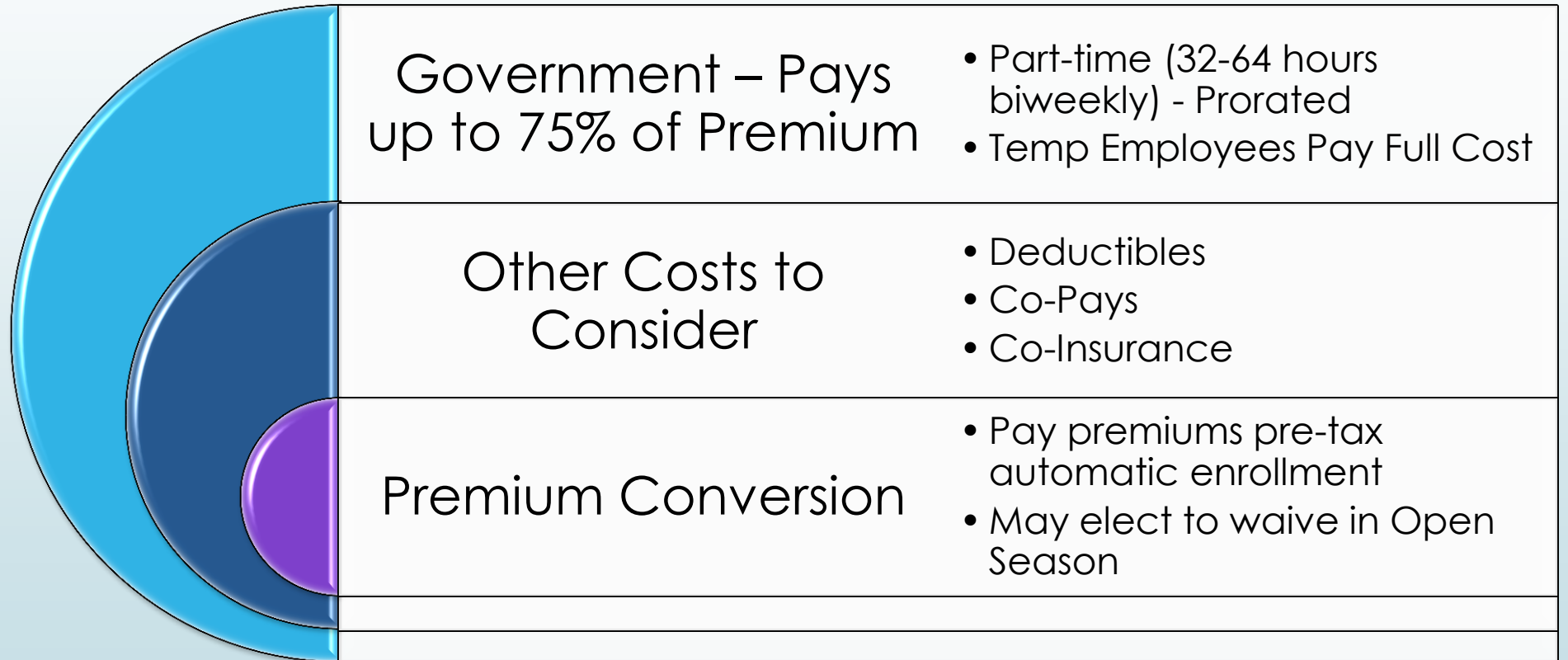
Forfeitable if employee terminates

HSA-Health Saving Account

Paid with a High-Deductible Plan

Funds transfer with Employee

Cost of Insurance



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Open Season Effective Date

The effective date for your FEHB enrollment/change is January 6, 2019, which is PP01.

- You should review your Leave and Earnings Statement for FEHB premium deductions PP02 or PP03 of 2019.
- Your plan ID cards will be mailed to you AFTER your election has been processed by payroll and receipt by your plan provider. Allow at least 6 weeks after the effective date.

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Making FEHB Changes

- Using your Agency's Electronic Pay System (i.e. MyPay, EEX, MyEPP, etc.)
 - Most Agency's Electronic Pay System's are set-up to make the changes in Open Season
 - Only make one change in the electronic system. After that one change please see your Agency's HR to submit a hard copy SF2809 to make any changes.



FEHB Open Season Changes And RETIREMENTS!

- ▶ IF you are planning to retire anytime up to and through January 6, 2019 please do not make the open season change in the Electronic System.
- ▶ Submit a hard copy SF2809 to your Retirement Specialist
- ▶ Your election will be processed by the Office of Personnel Management (OPM) when they receive your retirement packet.

2018 Open Season – FEDVIP Federal Employees Dental & Vision Insurance Program – Benefeds.com

The screenshot shows the website interface for the 2018 Open Season. At the top, there is a navigation bar with the BENEFEDS logo, links for 'About', 'Contact', and 'Log in', and a search bar. Below the navigation bar, a large banner features a photograph of a smiling couple looking at a laptop. The banner text reads 'Prepare for Open Season' in orange, followed by 'Open season begins November 12, 2018.' and a prominent orange 'Get Ready' button. Underneath the banner, three circular icons represent key actions: 'Check Eligibility' (with a couple and a document), 'Compare Plans' (with a couple and a laptop), and 'Review Coverage' (with a couple and a document). Each icon has a corresponding blue button below it. The footer contains several links: 'Privacy Notice', 'Privacy Act Statement', 'Enrollment Terms & Conditions', 'OPM's Important Links', 'For Agency Benefits Officers', and 'Change Font Size'.



FEDVIP

- ▶ FEDVIP is an online enrollment anyway
 - ▶ You would make your open season change through the website
 - ▶ You can also call Benefeds at 1-877-888-3337
- ▶ Different Rules for Eligible Family Members
 - ▶ Children are covered up to 22 not 26
- ▶ Annuitants Eligible
 - ▶ No 5 year rule



Changes to FEDVIP

- Annual Open Season
 - Enroll or cancel
 - If employees currently enrolled do nothing during Open Season, they ARE ENROLLED for 2018
 - Change plans or plan options
 - Change enrollment type
 - Open season enrollments or changes are effective January 7, 2018
- Qualifying Life Event
 - Permitted change consistent with the life event
- Retirement, financial hardship, and a provider leaving the plan's network DO NOT allow someone to cancel FEDVIP coverage outside of Open Season

Flexible Spending Account (FSA) – FSAFEDS.COM

The screenshot shows the homepage of FSAFEDS.COM. At the top left is the FSA FEDS logo. To its right is a 'NEED HELP?' button and a login section with 'Username' and 'Password' fields, a 'LOG IN' button, and a 'Forgot Username or Password?' link. Below the login section is a navigation bar with buttons for 'HOME', 'EXPLORE YOUR OPTIONS', 'ENROLL IN A PLAN', 'FILE A CLAIM', 'SUPPORT & FAQ CENTER', and 'BENEFIT OFFICERS TOOLBOX'. A 'NEW TO THE SITE?' link is also present. The main banner features the text 'Keep More of Your Money' and 'Start saving with an FSA that's best suited for you.' with a 'LEARN MORE' button and an image of a family. Below the banner are three promotional boxes: 'Check Out Your Online Account' with a 'LOG IN' button, 'Introducing the FSAFEDS App' with 'Download on the App Store' and 'GET IT ON Google Play' buttons, and 'Choose Reimbursement or Payment Options' with a 'LEARN MORE' button. At the bottom, there is a 'Frequently Asked Questions' section with a question 'WHAT IS A HEALTH CARE FSA?' and a 'Message Board' section with a post titled 'Verify Your FSAFEDS Login Before Open Season Enrollment'.

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Flexible Spending Account (FSA)

- ▶ Must re-enroll from one year to the next.
- ▶ Is an online enrollment at FSAFEDS.com or [877-FSAFEDS \(372-3337\)](tel:877-FSAFEDS)
- ▶ Pre-Tax Earnings
 - ▶ Reimbursement for eligible health care expenses
- ▶ 100% Employee Contributions



Health FSA: What's Covered, What's Not

► Covered Expenses

- Medical expenses: co-pays, co-insurance, and deductibles
- Dental expenses: exams, cleanings, X-rays, and braces
- Vision expenses: exams, contact lenses and supplies, eyeglasses, and laser eye surgery
- Professional services: physical therapy, chiropractor, and acupuncture
- Prescription drugs, insulin, and prescribed over-the-counter medicine
- Over-the-counter health care items: bandages, pregnancy test kits, blood pressure monitors, etc.

► Not Covered Expenses

- Insurance Premiums
- Allergy Medication (Without Prescription)
- Plastic Surgery

3 Account Types

Health

- \$100 Min
- \$2,650 Max
- \$500 Rollover

Limited Health*

- FEDVIP Not Covered
- \$100 Min
- \$2,650 Max
- \$500 Rollover
- (* Must be enrolled in High Deductible)

Dependent Care

- \$100 Min
- \$5,000 Max
- No Rollover



Thrift Savings Plan (TSP)

- ▶ Maximum Amount for 2019 = \$19,000
- ▶ Catch-Up Contributions = \$6,000
- ▶ Catch-Up Contributions
 - ▶ Supplemental tax deferred employee contributions
- ▶ Eligible TSP Participants
 - ▶ Age 50 or older
 - ▶ Contributing the maximum TSP contribution amount
 - ▶ Contributions distributed according to current contribution allocation
- ▶ Must re-enroll each year for Catch-up Contributions



Questions?

- ▶ Review the FEHB and FEDVIP plans to make informed decisions before the end of Open Season.
- ▶ Use the Electronic System, it's easy!
- ▶ Contact your agency's benefits department if you have other questions related to enrollment during this period.

▶ **Deadline is December 10, 2018**