

Welcome to Open Season

THE 2014 FEDERAL HEALTH BENEFITS OPEN SEASON BEGINS ON 10 NOVEMBER AND ENDS ON 8 DECEMBER.

This is the important time of year to evaluate and make decisions about your benefits under the:

- **Federal Employees Health Benefits (FEHB) Program,**
- **Federal Employees Dental and Vision Insurance Program (FEDVIP), and**
- **Federal Flexible Spending Account Program (FSAFEDS).**

What if I do nothing? Your current FEHB and FEDVIP elections continue automatically, however, your flexible spending account under FSAFEDS will stop unless you reenroll.

EFFECTIVE DATE OF OPEN SEASON ELECTIONS: 1 January 2015

Federal Employees Health Benefits (FEHB) Program



Hunting for insurance?? It is wise to review your FEHB coverage for benefit and rate changes. During Open Season you may enroll, change or cancel an existing enrollment in a health plan under the FEHB program.

2015 Premium Rates: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/2015/nonpostal-ffs.pdf>

2015 Plan Information: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2015/states/me.asp>

2015 Plan Comparison: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/> For a side-by-side comparisons of up to four plans at a time, type in your zip code, check the box to the left of each plan you are interested in and click on the "Compare Selected Plans" button.

TO ENROLL/CHANGE: To enroll or make changes beginning 10 Nov, click on [Army Benefits Center \(ABC\)](#) and then access **EBIS (Employee Benefit Information System)** in the upper right hand corner. You will need your CAC card to access EBIS.

TO CANCEL: To cancel FEHB coverage you must use the Interactive Voice Response System (IVRS) **1-877-276-9287**. You cannot cancel FEHB coverage on EBIS or through HRO.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

You may enroll in a dental or vision plan or both if you are eligible to enroll in the FEHB Program. Once enrolled, you can only cancel your coverage during Open Season.

Enrollment in FEDVIP automatically continues year to year; however, you may want to review your plan's brochure for possible changes in the plan's benefits and/or premiums.

Where do I enroll? You must enroll through BENEFEDS at <https://www.benefeds.com> or call 1-877-888-3337.

For complete information go to the OPM website at <http://www.opm.gov/insure/dental>.

Federal Flexible Spending Account Program (FSAFEDS)

What is a Flexible Spending Account (FSA)? A FSA is a tax-favored program that allows you to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars. You elect the amount of money you wish to be put aside in an FSA account out of your bi-weekly pay.

You pay no taxes on this money - EVER. If you pay co-pays, deductibles, buy medicines, pay for child care, or have vision and dental expenses - then you are already paying for those expenses and NOT saving any money. FSAFEDS is like getting an instant pay raise! When you have eligible expenses, you may submit a claim for reimbursement immediately or wait until the end of the plan year.

FSAFEDS offers two different flexible spending accounts (FSAs): a Health Care Flexible Spending Account (HCFSA), and a Dependent Care Flexible Spending Account (DCFSA). During Open Season you may enroll in one or both.

FSAFEDS has two big changes that will be effective in 2015. First, participants with a health care flexible spending account (FSA) will be able to carry over up to \$500 of unspent funds into the next benefit year. Second, all FSAs will have a reduced minimum annual election of just \$100, making it easier than ever for employees to try FSAFEDS.

Where do I enroll? Enrollment is accomplished at FSAFEDS www.fsafeds.com.

Technicians must REENROLL in FSAFEDS each year. Enrollments DO NOT carry over year to year. When you separate or retire your participation in FSAFEDS stops.



Health Fair: There will be an Open Season Health Fair on 18 November 2014 from 0900 hours to 1200 hours at the Augusta Armory, 40 Western Avenue.

Attendance will be in regular duty status with your supervisor's approval. Travel reimbursement and compensatory time are not authorized as participation in this event is voluntary.

ADDITIONAL INFORMATION AND RESOURCES.

Webcasts:

Take advantage of OPM's video webcasts. Dates, times, subject matter and how to participate available at [OPEN SEASON WEBCASTS](#).

Open Season is on Facebook! Go to www.Facebook.com/fedbenefits, click "like" and receive all informational updates.

FastFacts:

Click on OPM's [OPEN SEASON FASTFACTS](#) to find current, complete information on all benefits relating to this Open Season. The information on each federal benefit is condensed so it is easy to get the basics on each benefit, the cost and how and where to apply.

Websites:

[Health Insurance Information](#)

[Health Insurance Enrollment/Changes](#)

[Dental & Vision Information and Enrollment](#)

[Flexible Spending Account Information and Enrollment](#)

The Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long Term Care Insurance Program (FLTCIP) are not participants in this Open Season. For information on how to enroll in the FEGLI and/or FLTCIP, visit [Federal Employees Group Life Insurance](#) and [Federal Long Term Care Insurance](#).