

Personnel Employee Bulletin

November 5, 2008

OPEN SEASON ISN'T JUST FEHB ANYMORE!

The Federal Employees Health Benefits (FEHB) Open Season has changed to the more inclusive Federal Benefits Open Season. This is due in part to the addition of two benefit programs: Federal Employees Dental and Vision Insurance Program (FEDVIP) and Federal Flexible Spending Account Program (FSAFEDS).

The 2008 Federal Benefits Open Season will be held from Monday, November 10, 2008 through Monday, December 8, 2008, with FEHB elections effective January 4, 2009 (the first pay period in January). During Open Season, employees have an opportunity to make decisions on FEHB, FEDVIP, and FSAFEDS.

FEHB – This year, FEHB offers a wide variety of health care plans and options for coverage to help meet the health care needs of an enrollee and eligible family member(s). Eligible employees can choose from among fee-for-service plans, health maintenance organizations (HMO), point-of-service products, high deductible health plans, and consumer-driven health plans. All plan information and brochures may be found at <http://www.opm.gov/insure/>. Employees may enroll in FEHB through the Employee Benefit Information System (EBIS) at <http://www.hr.dla.mil/resources/benefits/ebis/default.html>, or by submitting a standard form SF 2809 directly to their customer service office (see <http://www.hr.dla.mil/cntctus.htm> for addresses).

FEDVIP – This program provides comprehensive dental and vision insurance. It allows dental and vision insurance to be purchased on a group basis, with competitive premiums and no limitations due to a pre-existing condition. FEDVIP is group coverage on an enrollee-pay-all basis. This insurance is available to Federal employees, retirees, and their eligible family members. Premiums for enrolled Federal and Postal employees are withheld from salary on a pre-tax basis.

Enrollment will take place during the annual Federal Benefits Open Season in November and December. New and newly eligible employees can enroll within 60 days after they become eligible.

Eligible individuals can enroll in a dental plan and/or a vision plan. They may enroll in a plan for **Self-only**, **Self plus one**, or **Self and family** coverage. Eligible family members include an enrollee's spouse and unmarried dependent children under the age of 22, or if age 22 or older,

incapable of self-support. The rules for family members' eligibility are the same as they are for the FEHB Program.

Employees must be eligible for the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if they are actually enrolled in FEHB - eligibility is the key. For enrollment/premium questions regarding the Federal Employees Dental and Vision Insurance Program, please contact BENEFEDS at 1(877)888-3337. To enroll in FEDVIP, please visit www.BENEFEDS.com.

FSAFEDS – This program can help employees save money by allowing them to set aside pre-tax funds to pay for eligible out-of-pocket dependent care and health care expenses. **Enrollment does NOT carry forward year to year.**

The dependent care flexible spending account (FSA) reimburses non-medical expenses associated with the care of children under age 13, or dependents who are unable to care for themselves. It does not reimburse dependent health care expenses.

The health care FSA covers eligible health care expenses for the employee, spouse, and eligible dependents. Employees covered by a high deductible health plan with a health savings account may enroll in a limited expense health care FSA for their eligible dental and vision expenses.

Employees can enroll in FSAFEDS at <https://www.fsafeds.com/fsafeds/index.asp>.

For additional information, please contact your servicing DLA Human Resources Center, <http://www.hr.dla.mil/cntctus.htm>.

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