



Ohio National Guard Federal Employee Benefits Bulletin

Bulletin Number: OH-01	Date: 1 September 2020
Applicability: National Guard (NG) Federal Employees (T5 and T32)	Subject: Federal Employee Benefits 2020 Open Season Announcement

Background: The Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and Federal Employees Health Benefits (FEHB) Programs hold an annual open season. This bulletin introduces the Federal Employee Benefits 2020 Open Season, which will run from **Monday, November 9th, 2020 through Monday, December 14th, 2020.**

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.

Open Season Opportunities: Eligible employees can enroll, change plans or plan options, change enrollment type, or cancel their enrollment for FEDVIP and the FEHB Program during the annual Open Season. Employees can also re-enroll or newly enroll in FSAFEDS.

Timeline of Open Season Events:

- The Office of Personnel Management (OPM) will announce the 2021 rates in early October 2020 and post the rates on OPM's website.
 - You should be checking the rates and plans to ensure the plan you are enrolled in will still provide the benefits you need even if you are electing to stay in the same plan. Price changes do happen so you will want to ensure your plan rates will not be too expensive for you as well.
- OPM will publish more Open Season information on the OPM website in early November 2020.
- Open Season is during November 9th 2020- December 14th 2020.

COVID-19 Impact on Open Season: The 2020 Federal Benefits Open Season will occur as scheduled. The effective dates of Open Season enrollment actions will not be delayed due to COVID-19.

FEDVIP: New for 2021 – 10 new plan options in FEDVIP. This provides a total of 23 dental plan options and 10 vision plan options in 2021.

OPM: Please visit to the following website in the October/November timeframe for more open season information <https://www.opm.gov/healthcare-insurance/open-season>

Attachments: Please refer to the attachments below for more information about Open Season options as well as how to enroll or make a change to your benefits plans.

Please direct any other questions or concerns regarding the information listed above, or any Employee Benefits questions, to the HRO Benefits Branch email distribution list at: ng.oh.oharnq.list.j1-hro-benefits@mail.mil

The [Federal Benefits Open Season](#) runs from **Monday, November 9 – Monday, December 14, 2020**. During this period, you have the opportunity to enroll, change plans or plan options, change enrollment type, or cancel enrollment for the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP). You also have the opportunity to re-enroll or newly enroll in the Federal Flexible Spending Account (FSAFEDS) Program. Please review the chart below to learn more about your options during this Open Season.

Please note that the 2020 Open Season information (i.e. premiums, plan brochures) will be posted on the OPM website at www.opm.gov/openseason by early November.

	What are my Open Season options?	What if I do nothing?	What should I know?	How do I enroll/make a change?	Effective Date of enrollment or change
FEHB	<ul style="list-style-type: none"> • Enroll • Change plans • Change plan options • Change enrollment type (to Self, Self Plus One, or Self and Family) • Cancel coverage 	Your current coverage will automatically continue. However, you must change plans if your plan has ended coverage in your area or your plan is terminating participation in the FEHB Program.	Visit www.opm.gov/openseason to get more information about plans available in your area.	Visit www.opm.gov/healthcare-insurance/healthcare/enrollment/ for instructions.	The first day of the first pay period that begins on or after January 1, 2021 and which follows a pay period during any part of which you (if an employee) are in pay status
FEDVIP	<ul style="list-style-type: none"> • Enroll • Change plans • Change plan options • Change enrollment type (to Self, Self Plus One, or Self and Family) • Cancel coverage 	Your current coverage will automatically continue. You do not need to take any action if you are satisfied with your current FEDVIP plan.	Visit www.benefeds.com for more information about eligibility and enrollment.	Visit www.benefeds.com or call 877-888-FEDS (877-888-3337) TTY: 877-889-5680 International: +1-571-730-5942 Customer Service is open Monday through Friday from 9 a.m. to 7 p.m. Eastern Time.	January 1, 2021

	What are my Open Season options?	What if I do nothing?	What should I know?	How do I enroll/make a change?	Effective Date of enrollment or change
FSAFEDS	<ul style="list-style-type: none"> Enroll/Reenroll in Health Care FSA (HCFSA), Limited Expense Health Care FSA (LEX HCFSA), and Dependent Care FSA (DCFSA) 	<p>Your election will not automatically continue. You must reenroll to continue your account(s) for the next benefit year.</p> <p>NOTE: A condition of being eligible to carry over up to \$550 from this plan year's HCFSA or LEX HCFSA is re-enrolling in either of these two plans in the subsequent year.</p> <p>DCFSA's are ineligible for carryover.</p>	<p>Visit www.fsafeds.com for more information on eligibility and enrollment.</p> <p>Currently the minimum annual election amount for all FSAFEDS accounts is \$100. The contribution maximum for the Health Care or Limited Expense Health Care FSAs is \$2,750 per participant. The maximum for the Dependent Care FSA is \$5,000 per family.</p> <p>The contribution maximums for Flexible Spending Accounts are determined by the Internal Revenue Service and are subject to change. If FSAFEDS adopts new maximums, notification will be provided on www.opm.gov/openseason</p>	<p>Visit www.fsafeds.com or call 877-FSAFEDS (877-372-3337), TTY Line: 866-353-8058</p> <p>Benefits Counselors are available Monday through Friday from 9 a.m. until 9 p.m. Eastern Time.</p> <p>Verify your account login now to save time when you are ready to make your 2021 elections.</p> <p>Visit www.FSAFEDS.com, enter your Username and Password, and select "LOG IN." If you don't remember your Username and/or Password, select "Forgot Username or Password?" for assistance.</p>	January 1, 2021

If you have questions about Federal Benefits Open Season or any other questions about your benefits, contact (Technician Benefits email distro at: ng.oh.oharng.list.j1-hro-benefits@mail.mil).

The intent of this diagram is to provide you with a general understanding of how the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) work together. For specific information on each Program, visit www.opm.gov/insure.

Circle 'Round Your Benefits

How to Get the Most Value from the Programs

