



Ohio National Guard Federal Employee Benefits Bulletin

Bulletin Number: OH-12	Date: 6 October 2021
Applicability: National Guard (NG) Technicians (T5 and T32)	Subject: Federal Employee Benefits 2021 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) Program holds an annual open season. This bulletin provides information on the 2022 Open Season, which will run from **Monday, November 8th, 2021 through Monday, December 13th, 2021**.

As a reminder, the Federal Employees' Group Life Insurance (FEGLI) Program, the National Guard Disability Insurance (NGAUS), and the Federal Long Term Care Insurance Program (FLTCIP) **do not** participate in the annual Federal Benefits Open Season.

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

Timeline of Open Season Events:

- OPM published the 2022 Health, Dental, and Vision Program Premiums on their website. (<https://www.opm.gov/news/releases/2021/09/release-opm-announces-2022-health-dental-and-vision-program-premiums/>)
 - Even if you are electing to stay in the same plan, you should be checking the rates and plans to ensure the plan you are enrolled in will still work for you and cover what benefits you need. Price changes do happen so you will want to ensure your plan rates are not going to be too expensive for you as well.
- In late October/early November visit: <https://www.opm.gov/healthcare-insurance/open-season> for more information.
- November 8th 2021- December 13th 2021, Open Season takes place.

COVID-19 Impact on Open Season: The 2021 Federal Benefits Open Season will take place as scheduled. The effective dates of Open Season enrollment actions will not be delayed due to COVID-19.

FSAFEDS: Recent legislation allows for a carry-over of all remaining funds in a participant's 2021 plan for Health Care Flexible Spending Accounts (HCFSA) or Limited

Expense Health Care Flexible Spending Account (LEX HCFSA) as long as the employee re-enrolls in the same account(s) for plan year 2022.

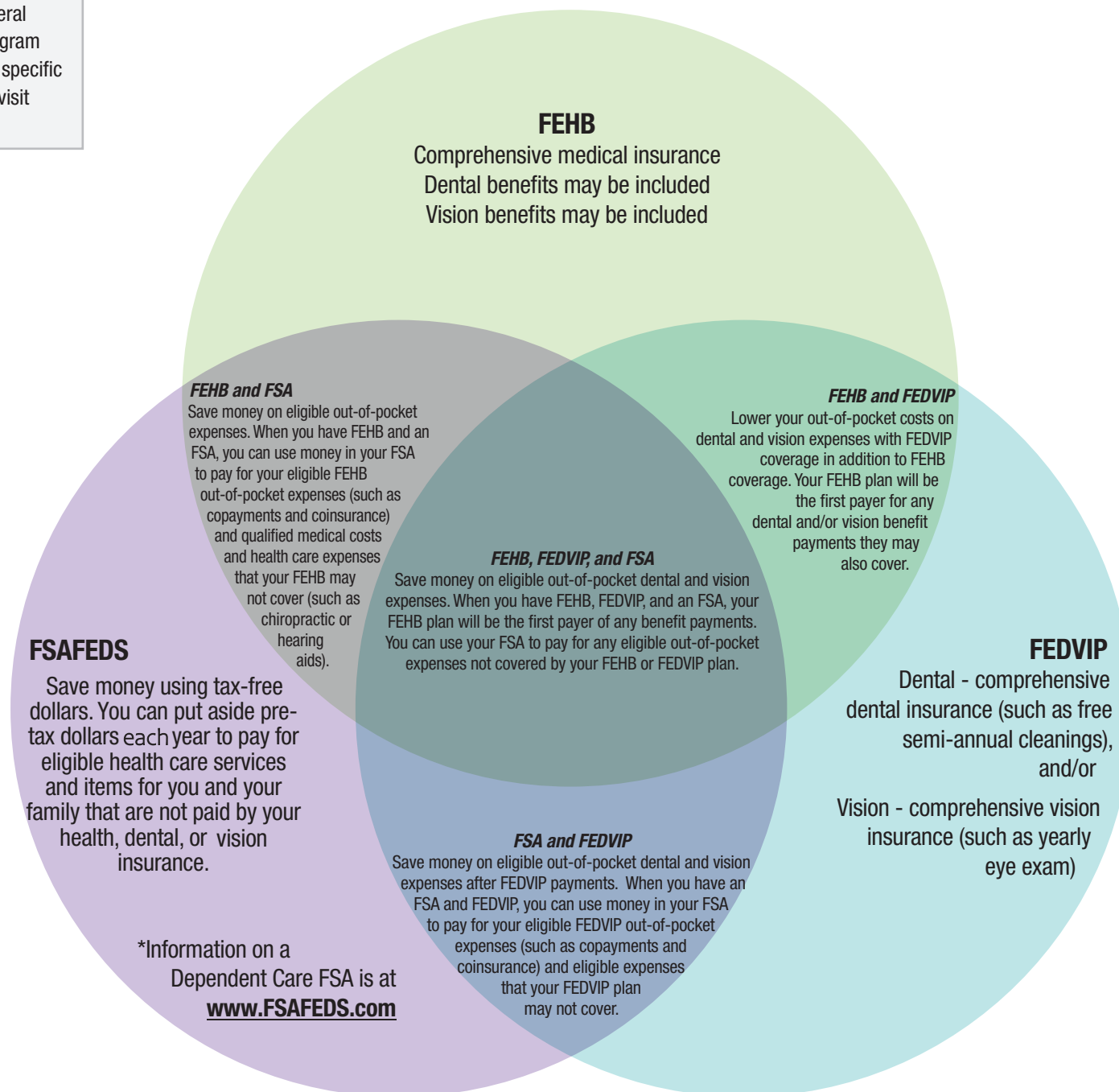
Attachments: Please refer to the attachments below for more information on what your Open Season options are as well as how to enroll or make a change.

For any other questions or concerns regarding any of the information listed above or on any Technician Benefits please contact the Benefits email distro at: ng.oh.oharng.list.j1-hro-benefits@army.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



The [Federal Benefits Open Season](#) runs from **Monday, November 8 – Monday, December 13, 2021**. 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 2021 Open Season information, including premiums and plan brochures, will be posted on the OPM website at www.opm.gov/openseason by early November.

	What can I do during Open Season?	What if I do nothing?	What should I know?	How do I enroll or make a change to my enrollment?	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. You do not need to take any action if you are satisfied with your current FEHB plan. 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, 2022 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.opm.gov/healthcare-insurance/dental-vision/ or 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, 2022
FSAFEDS	<ul style="list-style-type: none"> • Enroll/Reenroll in Health Care FSA (HCFA), Limited 	Your election will not automatically continue. You must	Visit www.fsafeds.com for more information on eligibility and enrollment.	Visit www.fsafeds.com or call 877-FSAFEDS (877-372-3337), TTY Line: 866-353-8058	January 1, 2022

	Expense Health Care FSA (LEX HCFA), and Dependent Care FSA (DCFSA)	reenroll to continue your account(s) for the next benefit year. NOTE: A condition of being eligible to carry over unused funds from this plan year's HCFA or LEX HCFA is re-enrolling in either of these two plans in the subsequent year. DCFAs are ineligible for carryover.	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. 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	Benefits Counselors are available Monday through Friday from 9 a.m. until 9 p.m. Eastern Time. Verify your account login now to save time when you are ready to make your 2022 elections. Visit www.FSAFEDS.com .	
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If you have questions about Federal Benefits Open Season or any other questions about your benefits, contact (ng.oh.oharng.list.j1-hro-benefits@army.mil).