

Ohio National Guard Federal Employee Benefits Bulletin

Bulletin Number: OH-12	Date: 6 October 2021	
Applicability: National Guard (NG)	Subject: Federal Employee Benefits 2021	
Technicians (T5 and T32)	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. (<u>https://www.opm.gov/news/releases/2021/09/release-opm-announces-2022-health-dental-and-vision-program-premiums/</u>)
 - 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: <u>https://www.opm.gov/healthcare-insurance/open-season</u> for more information.
- November 8th 2021- December 13th 2021, Open Season takes place.

<u>COVID-19 Impact on Open Season</u>: 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.

<u>Attachments</u>: Please refer to the attachments below for more information on what your Open Season options are as well has 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: <u>ng.oh.oharng.list.j1-hro-benefits@army.mil</u>

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

FEHB

Comprehensive medical insurance Dental benefits may be included Vision benefits may be included

FEHB and FSA

Save money on eligible out-of-pocket expenses. When you have FEHB and an FSA, you can use money in your FSA to pay for your eligible FEHB out-of-pocket expenses (such as copayments and coinsurance) and qualified medical costs and health care expenses that your FEHB may Save money on eligible out-of-pocket dental and vision not cover (such as expenses. When you have FEHB, FEDVIP, and an FSA, your chiropractic or FEHB plan will be the first payer of any benefit payments. hearing You can use your FSA to pay for any eligible out-of-pocket

aids).

FSAFEDS

Save money using tax-free dollars. You can put aside pretax dollars each year to pay for eligible health care services and items for you and your family that are not paid by your health, dental, or vision insurance.

> *Information on a Dependent Care FSA is at www.FSAFEDS.com

FEHB and FEDVIP

Lower your out-of-pocket costs on dental and vision expenses with FEDVIP coverage in addition to FEHB coverage. Your FEHB plan will be the first payer for any dental and/or vision benefit payments they may also cover.

FEDVIP

Dental - comprehensive dental insurance (such as free semi-annual cleanings), and/or

Vision - comprehensive vision insurance (such as yearly eve exam)

FSA and FEDVIP

FEHB. FEDVIP. and FSA

expenses not covered by your FEHB or FEDVIP plan.

Save money on eligible out-of-pocket dental and vision expenses after FEDVIP payments. When you have an FSA and FEDVIP, you can use money in your FSA to pay for your eligible FEDVIP out-of-pocket expenses (such as copayments and coinsurance) and eligible expenses that your FEDVIP plan may not cover.

The <u>Federal Benefits Open Season</u> 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 <u>www.opm.gov/openseason</u> 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	 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 <u>www.opm.gov/openseason</u> to get more information about plans available in your area.	Visit <u>www.opm.gov/healthcare-insurance/healthcare/enrollment/</u> 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	 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 <u>www.opm.gov/healthcare-</u> <u>insurance/dental-vision/</u> or <u>www.benefeds.com</u> for more information about eligibility and enrollment.	Visit <u>www.benefeds.com</u> 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	Enroll/Reenroll in Health Care FSA (HCFSA), Limited	Your election will <u>not</u> automatically continue. You must	Visit <u>www.fsafeds.com</u> for more information on eligibility and enrollment.	Visit <u>www.fsafeds.com</u> or call 877- FSAFEDS (877-372-3337), TTY Line: 866-353-8058	January 1, 2022

Expense Health	reenroll to continue	Currently the minimum	Benefits Counselors are available
Care FSA (LEX	your account(s) for	annual election amount for	Monday through Friday from 9 a.m.
HCFSA), and	the next benefit year.	all FSAFEDS accounts is	until 9 p.m. Eastern Time.
Dependent Care	NOTE: A condition of	\$100. The contribution	Verify your account login now to
FSA (DCFSA)	being eligible to carry	maximum for the Health	save time when you are ready to
	over unused funds	Care or Limited Expense	make your 2022 elections.
	from this plan year's	Health Care FSAs is \$2,750	Visit <u>www.FSAFEDS.com</u> .
	HCFSA or LEX HCFSA	per participant. The	
	is re-enrolling in	maximum for the	
	either of these two	Dependent Care FSA is	
	plans in the	\$5,000 per family.	
	subsequent year.	The contribution	
	DCFSAs are ineligible	maximums for Flexible	
	for carryover.	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	

If you have questions about Federal Benefits Open Season or any other questions about your benefits, contact (ng.oh.oharng.list.j1-hrobenefits@army.mil).