2023 Federal Benefits Open Season Make sure you can access your EPP

Federal Benefits Open Season runs from **Monday, November 13 – Monday, December 11, 2023**. 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. This Open Season does not include Federal Employees Group Life Insurance (FEGLI) Program.

We encourage you to utilize **<u>myEPP</u>** to make your FEHB open season elections. Establish and access *myEPP* NOW to review your other personal information, such as your Leave and Earnings Statements.

Why use Installed for Frederal Benefits Open Season?

- Instant feedback
- Simple & Efficient
- Access Leave and Earning Statements, Enroll in paperless W-2 option & more!

Don't have *myEPP* access?

Employees who are not current *myEPP* users (or who need a new user ID or password) can view sign-up instructions using this <u>EPP Reference Guide</u>. If you need additional assistance accessing *myEPP*, please contact Ms. Tamara Baker by phone at 612-852-7731 or by email at <u>tamara.baker@usda.gov</u>.

Retiring soon?

Employees retiring on or before January 13th, 2024 who wish to make any FEHB changes should <u>NOT</u> use *myEPP*; instead, submit a Health Benefits Election Form, <u>SF2809</u>, to your assigned District/Program Benefit Specialist.

What changes can be made in myEPP for Open Season?

FEHB Enrollment, Changes and Cancellation should be made in *myEPP*, using the self-service tab.

- If you make your election through myEPP, please do <u>not</u> fax or email in your election form.
- If you have never been enrolled in FEHB and wish to enroll this open season, submit a Health Benefits Election Form, <u>SF2809</u>, via email to <u>FSISHR1@usda.gov</u>

FEDVIP Enrollment or changes should be made at <u>BENEFEDS.com</u>

FSAFEDS New enrollment or Re-enrollment should be made at <u>FSAFEDS.com</u>

Not planning on making any benefit changes during Open Season?

Employees are *highly* encouraged to review their current benefit plans during Open Season. Don't be caught off guard in January with changes in your plan premium or coverage. More information can be found at <u>OPM Open Season</u>. Open Season is also the prefect time to ensure you can access your *myEPP* for the upcoming tax season.

What are the new rates for 2024?

Select the links below to review the new FEHB and FEDVIP rates.

FEHB Rate Charts: 2024 FEHB Premiums (opm.gov)

Select Premium Rates under **HMO** (Health Maintenance Organization) or **FFS** (Fee For Service) to download the premium chart.

- Column I shows the 2024 Biweekly employee cost.

- Column J shows any change in employee cost compared to 2023 rates.

FEDVIP Rates: 2024 FEDVIP Premiums (opm.gov)

Select 'Dental and Vision Premiums' to download the premium chart. The file contains one tab for Dental premiums and one tab for Vision premiums.

Please note: Many of the insurance rates have seen significant price increases. Be sure to review your options, the increased costs, and any changes in coverage to avoid any surprises. All FEHB plans offer Self Only, Self Plus One, and Self and Family enrollment types. In some cases, the employee share of premiums for the Self Plus One option will be <u>higher</u> than the Self and Family option. For a list of plans where Self and Family premiums are less than Self Plus One, go to <u>SPO vs SF 2024</u>. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type.

Helpful Tools

2023-2024 Open Season Employee Instructions 2023-2024 Open Season Resource Coordinator Instructions Example SF 2809 Significant Health Plan Changes OPM's FEHB Program and the Affordable Care Act OPM's Open Season Website FEHB Premiums FEDVIP Dental and Vision Premiums FEHB Plan Comparison Tool Federal Benefits Fast Facts

Additional Resources

- FAQ on Individual Shared Responsibility Provision
- Health Insurance Marketplace Notice to Federal Employees
- New health Insurance marketplace Coverage Options and Your Health Coverage

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