Information For Resource Coordinators

OPEN SEASON RUNS FROM

MONDAY
NOVEMBER 11,
2024

THROUGH

Monday
December 09,
2024

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THE RESOURCE COORDINATOR'S ROLF IN OPEN SEASON

Open Season is the time for employees to review their health, dental, vision, and tax-saving needs and make changes to or enroll in these programs:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Accounts (FSAFEDS)

To assist employees during this time, we ask you to read the Employee Instructions. This newsletter provides all the relevant information about Open Season. If you know of employees who may not receive emails, please print and mail them a copy of the Employee Instructions.

We also ask that you take the time to familiarize yourself with this Open Season webpage:

https://www.opm.gov/healthcare-insurance/open-season

When employees have questions, please direct them to these resources, in this order:

- Employee Instructions Handout
- https://www.opm.gov/healthcare-insurance/ open-season

WHAT'S NEW IN 2025?

PLAN CHANGES

<u>HEALTH BENEFITS</u>: Some health plans have dropped out of the FEHB program for 2025. If the plan an employee is currently enrolled in will not be participating next year, they must enroll in a different plan or will be enrolled automatically in the GEHA Indemnity Benefit Plan – Elevate Option (the lowest-cost nationwide plan for 2025 as determined by OPM).

Employees can review this list, as well as the 2025 premiums before they make their election to be sure that they fully understand the cost and coverage of their plan via Premiums (opm.gov))

<u>VISION AND DENTAL BENEFITS</u>: There are a total of 23 dental plan options and 10 vision plan options in 2025 for employees to review during the upcoming Open Season.

<u>FLEXIBLE SPENDING ACCOUNT</u>: For 2025, Flexible Spending Account enrollments can carry over up to \$640 from year to year. In order to use those funds, employees must re-enroll.

EMPLOYEE TOOLS

<u>VIRTUAL BENEFITS FAIR</u>: Employees may use the online marketplace for OPM-sanctioned Federal employee benefit programs and carriers. The Virtual Benefits Fair is available 24/7 during the entire Open Season. Employees can access this fair by <u>registering online here</u>, confirming their email address, and setting a secure password.

Carriers will be available to answer questions and provide specific information during live chats at the following dates and times:

- Thursday, November 14, 2024, from 10 a.m. 5 p.m. EST
- Thursday, November 21, 2024, from 10 a.m. 5 p.m. EST
- Tuesday, November 26, 2024, from 10 a.m. 5 p.m. EST
- Tuesday, December 03, 2024, from 10 a.m. 5 p.m. EST

<u>HUMAN RESOURCES OPEN SEASON HELP</u>: The Human Resources Office has a Benefits phone line available for questions. Please call (877) 374-7471 for assistance or email FSISHR1@usda.gov.



OPEN SEASON
PLAN CHANGES

DEADLINE FOR
CHANGES IS
MIDNIGHT
CENTRAL TIME
ON
12/09/2024

FEHB
OPEN SEASON
ELECTIONS ARE
EFFECTIVE ON
SUNDAY
01/12/2025

(PAY PERIOD 1/2025)

FEDERAL EMPLOYEES HEALTH BENEFITS

CHOOSING A HEALTH PLAN

There are several tools available for employees to help them choose a health plan. Some of these sites may not be updated by OPM until Open Season begins on 11/11/2024.

- OPM's Plan Search Tool This tool helps employees narrow down their choices by providing side-by- side comparisons of the plans, including benefits, premiums, and quality indicators. You can also access links to Individual FEHB Plan Brochures.
- <u>2025 FEHB Plan Rates</u> Lists the rates for all FEHB plans by code for 2025 versus 2024.
- <u>FEHB Plan Brochures</u> Has the links to all the plan brochures for detailed information on what each plan covers and their websites.

Open Season FEHB elections are effective on 1/12/2025, the first day of Pay Period 1 in 2025.

MAKING AN ELECTION

Employees are permitted to make only <u>one</u> health insurance election during open season. There are multiple ways to make an election:

- Employee Personal Page (<u>myEPP</u>) Recommended
 You should encourage employees to use <u>myEPP</u>.
 - Please remind employees to keep a copy of their electronic enrollment confirmation.
- Submit a FEHB Election Form, <u>SF-2809</u>, to the HR Benefits team via <u>one</u> of the following:
 - 1. CRMS request
 - 2. Email
 - 3. Fax

PLEASE NOTE THESE VERY IMPORTANT ITEMS:

- If you know an employee that is planning on retiring on or before January 11, 2025, they <u>SHOULD</u> <u>NOT</u> use myEPP. They MUST submit a hard-copy SF-2809 to the HR Benefits team for their Open Season change to process.
- 2. If an employee is unable to access myEPP due to extenuating circumstances, no computer, or wish to change their mind on a previous EPP FEHB open season selection; they may complete a Health Benefits Election Form SF-2809 (https://www.opm.gov/forms/pdf_fill/sf2809.pdf) and submit it to the HR Benefits team for manual processing. The employee must use the current version of the form (Nov 2019). Older versions of the form are invalid. They will need Acrobat Adobe Reader 8 or later to use this fillable form. Employees can view Appendix B on page 18 of the Employee Guide (page 16 of this document) for an example of a completed open season election prior to submitting the form and to insure that they have properly completed it. This will help avoid processing delays. Employees can submit the last two pages of the SF-2809 by EITHER uploading into CRMS (https://crms-portal-prod.fsis.usda.gov/) utilizing the assistance drop down option; Emailing the completed form to FSISHR1@usda.gov Subject line: FEHB Open Season or Faxing the completed form to 1-833-840-9217.

Please DO NOT SUBMIT the SF 2809 by CRMS <u>AND</u> email <u>AND</u> fax. Sending a form via more than one option WILL CAUSE UNNECESSARY DELAYS IN PROCESSING THE ELECTION OF COVERAGE.

FEDVIP OPEN SEASON

DENTAL & VISION INSURANCE

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental insurance for dental and vision expenses not covered by the employees FEHB or other health plan. Since FEDVIP plans are purchased on a group basis, employees receive competitive premiums and are not subject to limitations on pre-existing conditions.

FEDVIP enrollments automatically continue from one year to the next just like FEHB enrollments. Open season is the time to enroll, cancel, or change FEDVIP coverage.

To find FEDVIP plan information, go to Plan Premiums (opm.gov).

FEDVIP premiums are paid through payroll deduction using pretax dollars. This means an employee's taxable income will be lower. Employees are responsible for the full premium; the government does not pay a share of this supplemental insurance.

There is no 5-year enrollment requirement for FEDVIP coverage so when an employee retires, their FEDVIP enrollment will automatically continue into retirement.

FEDVIP ENROLLMENT

To enroll, change, or cancel your enrollment in a FEDVIP plan, visit the BENEFEDS website at www.BENEFEDS.gov or call (877) 888-3337. The FEDVIP plans will send confirmation of open season enrollments to enrollees by mid-January.

BENEFEDS representatives are available to assist and can be reached at (877) 888-3337 or TTY 711.



FEDVIP
OPEN SEASON
ELECTIONS ARE
EFFECTIVE ON
01/01/2025
(PAY PERIOD 1/2025)

FEDVIP
enrollments
cannot be
processed
through myEPP
or by Human
Resources.

You <u>must</u> enroll through BENEFEDS.



FSAFEDS Enrollments Carry Over Funds Vary From Year To Year

BUT

in order to use those funds, employees must re- enroll.

You will have from 1/1/2025 to 12/31/2025 to use that money.

enrollments cannot be processed through myEPP or by Human Resources.

You <u>must</u> enroll through FSAFEDS.

FSAFEDS OPEN SEASON

FLEXIBLE SPENDING ACCOUNTS

FSAFEDS can help employees save money by allowing them to set aside pretax funds to pay for eligible out-of-pocket dependent care and health care expenses:

- The Dependent Care Flexible Spending Account (DCFSA) reimburses non-medical expenses associated with child care or adult day care.
- The Health Care Flexible Spending Account (HCFSA) reimburses eligible health care expenses.
- Employees covered by a High Deductible Health Plan (HDHP)
 with a Health Savings Account (HSA) may enroll in a Limited
 Expense HCFSA (LEX HCFSA) for their eligible dental and
 vision expenses.
- The maximum limit is subject to change and will be published by FSAFEDS. Carry over amounts can vary from year to year.

THE FSAFEDS CALCULATOR

The **FSAFEDS CALCULATOR** can help employees determine how much money to set aside. The minimum election for the flexible spending accounts is \$100. If employees enroll in FSAFEDS during open season, they will have from <u>January 1, 2025</u>, through <u>December 31, 2025</u>, to spend their FSAFEDS account. Employees can carry over up to \$640 to the 2025 plan year, only if they enroll in FSA during Open Season this year. Any amount over \$640 that is not used will be forfeited.

For a list of frequently asked questions about the program, go to **FSAFEDS FAQS**

FSAFEDS ENROLLMENT

Enroll in FSAFEDS online or by phone at (877) 372-3337.

FSAFEDS representatives are available Monday through Friday, 9:00am to 9:00pm EST. Call (877) 372-3337 or TTY (866) 353-8058 for assistance.

FSAFEDS OPEN SEASON ELECTIONS ARE EFFECTIVE JANUARY 1, 2025.

CONTACT INFORMATION

VISIT OPM'S OPEN SEASON WEBPAGE:

https://www.opm.gov/healthcare-insurance/open-season

For FEDVIP, call BENEFEDS (877) 888-3337

For Flexible Spending Account, call FSAFEDS (877) 372-3337

ADDITIONAL RESOURCES

www.opm.gov/insure

www.fsafeds.gov

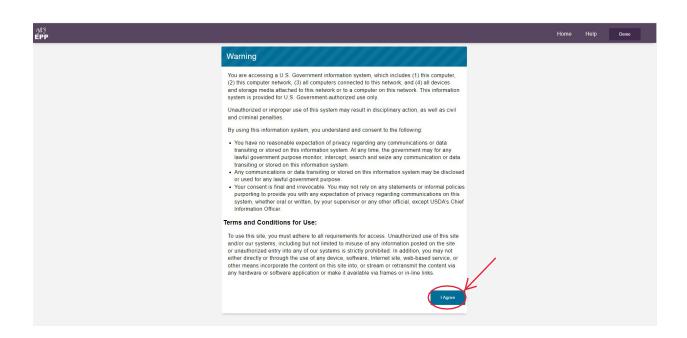
www.benefeds.gov

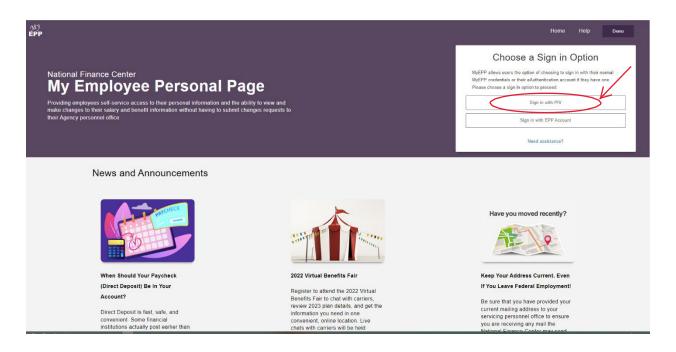
FINAL REMINDERS

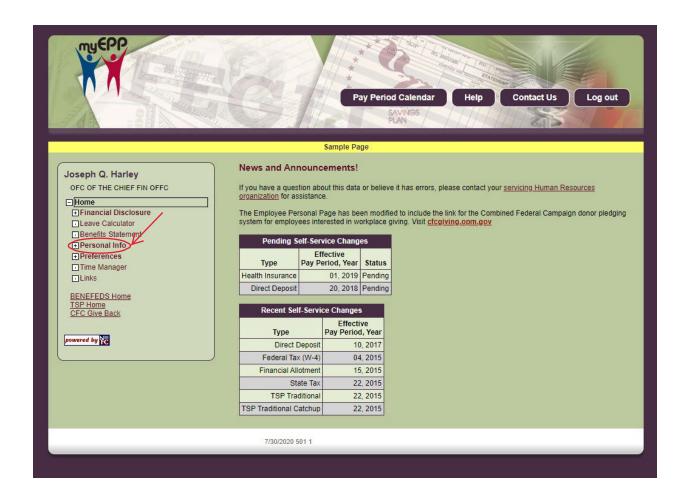
Open Season runs from Monday, November 11, 2024 through Monday, December 09, 2024.

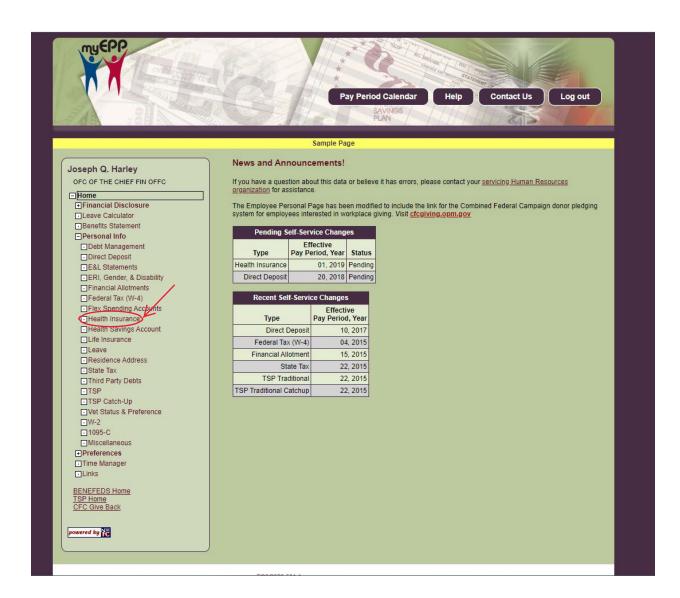
Employees are permitted to make only one election for FEHB during open season. Please refer your employees to the Employee Instructions as their first point of reference.

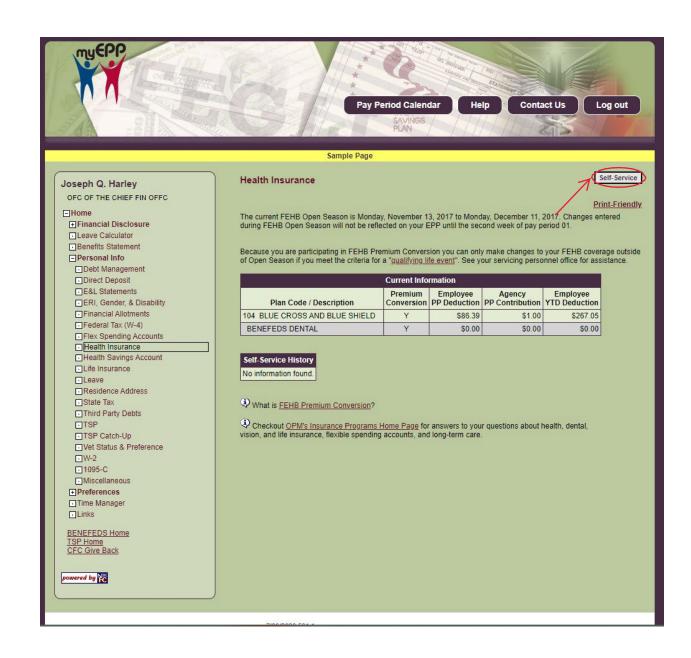
APPENDIX A

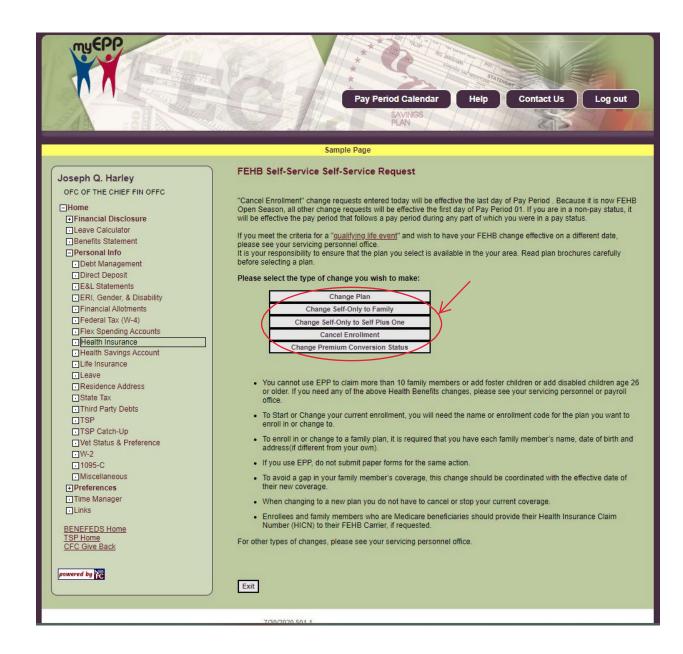


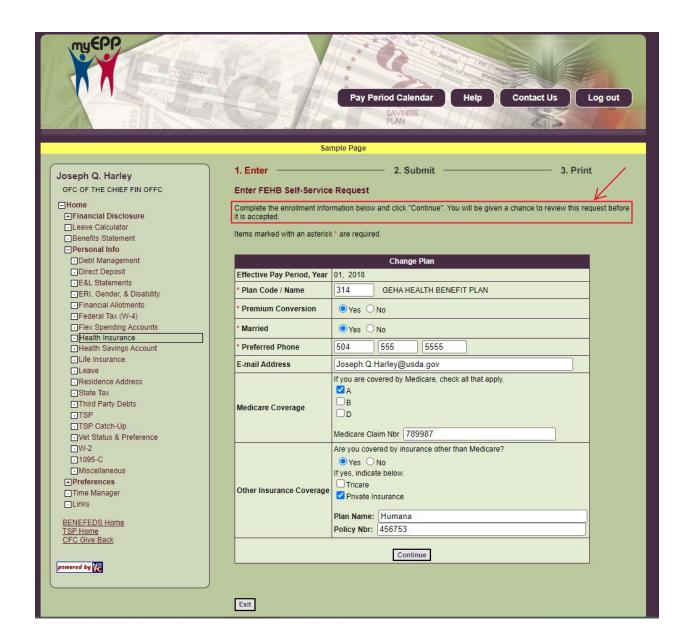


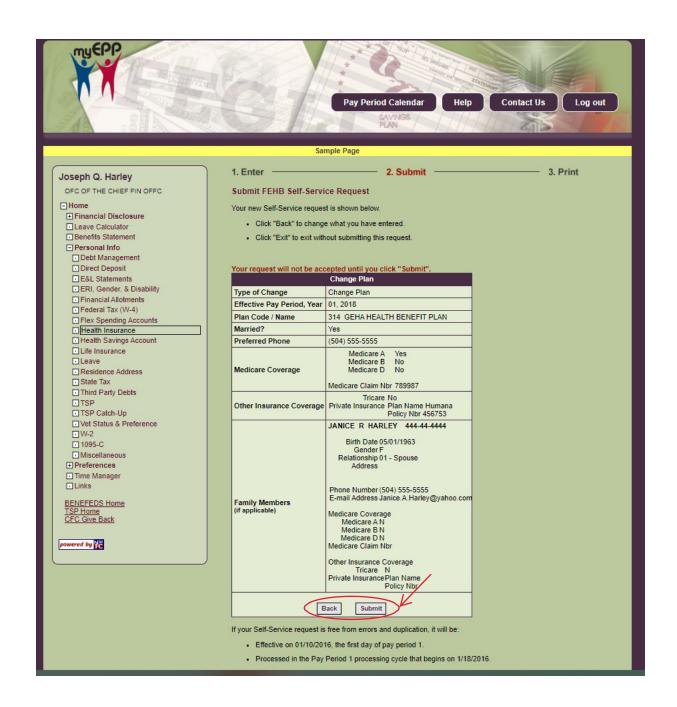












	Sam	ple Page					
	4 5-4	2 Cubanit	2 Police				
Joseph Q. Harley	1. Enter	2. Submit	3. Print				
OFC OF THE CHIEF FIN OFFC	FEHB Self-Service Request Confirmation						
- Home	Your Self-Service request has been accepted. An e-mail confirming this request has been sent to						
Financial Disclosure	"John.Q.Harley@USDA.GOV". You will also receive an e-mail when this request has been processed.						
Leave Calculator	If you need to make changes to this request, click "Self-Service" at the top of the FEHB page. Do not enter a new change						
■ Benefits Statement ■ Personal Info	request. Entering multiple requests will cause duplicates and will prevent your request from processing successfully.						
Debt Management	If your Self-Service request is free from errors and duplication, it will be:						
□ Direct Deposit	Effective on 01/10/2016, the first day of pay period 1.						
■ E&L Statements		Processed in the Pay Period 1 processing cycle that begins on 1/18/2016.					
■ ERI, Gender, & Disability ■ Financial Allotments		Period 1 E&L Statement (official pay date 2/4/20					
Federal Tax (W-4)							
☐ Flex Spending Accounts		d be reflected on your Employee Personal Page and verify this change. If you do not see this cl					
→ Health Insurance	two business days, contact you	r Personnel/Human Resources Office to determ	ine the status of this request. Remember				
☐ Health Savings Account ☐ Life Insurance	desired result.	nings and Leave Statement closely to verify that	your Self-Service request achieved the				
Leave	Please print this page for your	ecords					
Residence Address	Please print this page for your i						
☐ State Tax		Change Plan					
☐ Third Party Debts	Type of Change	Change Plan					
☐TSP ☐TSP Catch-Up	Date Entered	11/18/2017 8:34AM					
Vet Status & Preference	Effective Pay Period, Year	01, 2018					
□ W-2 □ 1095-C	Employee Name and Addres	JOSEPH HARLEY s 400 CONSTANTINOPLE ST NEW ORLEANS, LA 70119-0000					
Miscellaneous	Plan Code / Name	314 GEHA HEALTH BENEFIT PLAN					
	Married?	Yes					
Links	Preferred Phone	(504) 555-5555					
BENEFEDS Home TSP Home CFC Give Back	Medicare Coverage	Medicare A Yes Medicare B No Medicare D No Medicare Claim Nbr 789987					
powered by FC	Other Insurance Coverage	Tricare No Private Insurance Plan Name Humana Policy Nbr 456753					
	Family Members (if applicable)	JANICE R HARLEY ***-**-4444 Birth Date 05/01/1963 Gender F Relationship 01 - Spouse Address Phone Number (504) 555-5555 E-mail Address Janice.A.Harley@yahoo.com Medicare Coverage Medicare B N Medicare B N Medicare D N Medicare Claim Nbr Other Insurance Coverage Tricare N Private Insurance Plan Name Policy Nbr					
	EV .						

SAMPLE OF A COMPLETED OPEN SEASON ELECTON FORM Pages 1-4 of the form instructions provide more detailed information.

form Approved: B No. 3206-0160

Federal Employees Health Benefits Election Form Part A- Elll'ollee and Family: Member Information (/pr aaautonautamuty_ members use a s arate sheet and attach)

	\ 1	<i>></i> –						
1. Enrollee name (/ast _v first, middle initial)		2. Social Security Number	3.	Date of birth (mmldd/yyyy)	4.	Sex	S. Are you marrie	ed?
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6. Home mailing address (including ZIP Code)				If you are covered by Medicare,			` •	
o. Home maning address (metalang 211 code)			<u> </u>	check all that apply.	Ŭ		-	
111 Main Street	Only list insu	urance you will		A B D		Response	e is required	
	carry in addi	tion to this	9.	Are you covered by insurance o	ther	than Medicare?	<	
City, ST 99999	election.		X	Yes, indicate in item IO below.		No		
IO. Cndicate the type(s) of other insurance:								
TRJCARE X Other Name of other		Health Insurance					23_4_5_6_7_8_9	
FEHB An FEHB Self Plus One enrollment of enrollee and all eligible family men								he
11 Email address			12.	Preferred telephone number				
y.email.address@homeorwork.com				123-456-7890	_			
13 Name of family member (last, first, middle int	itial)	14. Social Security Number	IS. Date of birth (mmlddl.v.v.v.v)			16. Sex	17. Relationship code	
Surmane. Spouse M		888-88-88888		11/11/1234		M X F	01	
18 Address (if different.from enrollee)	•		19.	lfthis family member is covered by Medicare, check all that app	l lv	20. Medicare Be	neficiary Identifie	
This box should only be checked if you				A B D	19.			
plans after this election is processed. It must be taken to avoid dual enrollment.	•	d HR that action	21. Is this family member covered by insurance other than Medicare?					
must be taken to avoid duar emonment.						·	See item 15 on	n pag
22 -l.n-d-ica te tehty p e (s) o""f o th e r-ins ur an ce :			'	Yes, indicate in item 22 below.		No -	12 of the instmo	ctions
FEHB An FEHB Self Plus One enrollment enrollee and all eligible family men 23. Email address (if applicable, enter email additional address)	covers the enroll abers. No person	may be cover:ed under more	than		EHI ctio	Self and Fami ns for item 10 on		
25. Name of family member (last, first, middle ini	itial)	26. Social Security Number	27.	Date of birth {mmlddlyyyy)	1	28. Sex	29. Relationship	code
Surname, Child M		777-77-7777		11/22/1254		Mr)F	19	
30. Address (if different from enrollee)			31. If this family member is covered by Medicare, check all that apply. A 11S 11O 32. Medicare Beneficiary Identifier by Medicare, check all that apply. A 11S 11O					
				Yes, indicate in item 34 below.		rxl No		
34. Indicate the type(s) of other msurance:								
TRJCARE Other Name of other	r insurance _				Po	licy Number		
FEHB An FEHB Self Plus One enrollment of enrollee and all eligible family men								he
35. Email address (if applicable, enter email addr	ess of your spous	e or adult child)	36.	Preferred telephone number (iffy your spouse or adult child)	,арр	licable, enter prej	^c erred phone numbe	er of
37. Name of family member (last, first, middle ini	itial)	38. Social Security Number	39.	Date of birth (mmlddlyyyy)		40. Sex	41. Relationship	code
Surname, Step M		666-66-6666		11/11/1257		г Ј міхі ғ	17	
42. Address (if different from enrollee)			43.	If this family member is covere by Medicare, check all that app	d '		neficiary Identifier	
			1	A ns 70				
			45.	Is this family member covered	by i	nsurance other tha	an Medicare?	
		•		Yes, indicate in item 46 below.		No		

	TRICARE FEHB An FEHB	Other Self Plus	Name of other insurance One enrollment covers the enrollee and one	eligible family mem	Policy Number her designated by the enrollee. An FEHB Self and Family enrolln	nent covers the
<u>47.</u>			gible family members. No person may be co enter email address of your spouse or adult		han one FEHB enrollment. See instructions for item 10 on page 1 48. Preferred telephone number (if applicable, enter preferred your spouse or adult child)	
				(Continued on t	the reverse)	Standard Form 2809

U.S. Office ofPer

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Standard Form 2809 Revised November 2019

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Part B - FEHB Plan You Are Cw-rently En	rolled In (if applicable)	Part C - FEHB Plan	You A1·e Enrolling In or C	Changing To J	
I. Plan name	2. Emollment code	I. Plan name	12. Emollment c'ode		
Current FEHB Plan Name	991	New FEHB Plan Name 992			
Part D - Event That Permits You To Enl'OII			OT to Enroll /Emvl01·ees 0,,/v,)	
I. Event code Event code 1B means 'ate	of event		nroll in the FEHB Program.	1 1 1 . 1.1	
Ī	/09/2020	,W:y signature in Part H certifies that I have read and understand the information on page 3 regarding this election.			
Part F - Cancellation of FEHB		Part G- Susuension	ofFEHB (Annuitants/For	merSoouses Onlv)	
LJ I CANCEL my enrollment.		j ISUSPEND my en My signature in	rollment Thi d Part H certij s ate mu	st e unng Open	
My signature in Part H certifies tlwt I hav information on page 3 regarding cancella		* 0	age 4 regan1 Season 11/11/		
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Part H - Si!!nature WARNING: Ally illlelltiollally false stalelllell/i.	II tl is application or Il'illful III isvan	resel I tatio I I relative tl. eret	o is a :o/atiouftl a law nlmislra	ble by afine of friot overlall	
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I. Your signature (do not print)	Be sure to sign and date. Fax	to 833-840-9217	2. Date (mm/dd,yy	yy)	
	and keep the fax confirmation		··· 11/15/2024		
Part I -To be comuleted by agencx 01 retir	records.				
REMARKS					
I. Date received (mmlddlyyyy)	nmlddlyyyy) 3.	Personnel telephone number			
4. Name and address of agency or retirement system		S.	Authorizing official (please pr	rint)	
		6,	Signature of authorized iigcncy	offo;ial	
		,			
7. Payroll office number	8, Payroll office contact (pl	lease print) 9,	Payroll telephone number		