

## **BELATED ENROLLMENT OPPORTUNITY FOR 2008 FEDERAL BENEFITS OPEN SEASON**

The Office of Personnel Management has extended the 2008 Federal Health Benefits Open Season. The Open Season which includes the Federal Employees Health Benefits Program (FEHB), the Federal Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS), is accepting belated enrollments through January 31, 2009.

### FEHB PROGRAM HIGHLIGHTS FOR FEDERAL EMPLOYEES

- Accepting belated enrollments through January 31, 2009;
- Belated FEHB changes will be effective January 4, 2009, regardless of the date the belated election is made;
- Employees who wish to continue with their current plans do not need to do anything to continue enrollment
- The FEHB plan premium rate information is now available at <http://www.opm.gov/insure/health/rates/index.asp>
- 2009 FEHB Guides and health plans can be found on OPM website: <http://www.opm.gov/insure/health/planinfo/index.asp>
- To enroll in FEHB, employees are **required** to use the Employee Self Service (ESS).
- Questions regarding the FEHB program and changes in Premium Conversion should be addressed to the servicing human resources office.

### FEDVIP PROGRAM HIGHLIGHTS FOR FEDERAL EMPLOYEES

- Accepting Belated enrollments through January 31, 2009;
- Belated changes will be effective January 1, 2009;
- The FEDVIP and FEHB are entirely separate programs;
- **Employees who wish to continue with their current FEDVIP plans do not need to do anything to continue enrollment;**
- Employees wishing to enroll or make changes to their FEDVIP enrollment (such as a change in plans or enrollment type), please visit [www.BENEFEDS.com](http://www.BENEFEDS.com) to research FEDVIP plans and rates for 2009;
- Employees may only cancel their enrollment during the annual open season;
- Questions about the FEDVIP program should be directed to the BENEFEDS customer representative by phone at **1-877-888-FEDS (1-877-888-3337)**, TTY **1-877-889-5680** during the Federal Benefits Open Season. All other questions should be directed to your local servicing human resources office.

### FSAFEDS PROGRAM HIGHLIGHTS FOR FEDERAL EMPLOYEES

- Accepting Belated enrollments through January 31, 2009;

- Belated FSAFEDS changes will take effect on January 1, 2009 or the day after the change is received, whichever is later;
- The FSA Program permits employees to set aside pre-tax money to pay for health, dental/vision, and dependent care expenses;
- The employee must enroll during the open season, and must make an election each and every year;
- The FSAFEDS offers three types of flexible spending accounts: a Health Care FSA, a Limited Expense Health Care FSA, and a Dependent Care FSA:
  - **Health Care FSA** [HCFSA]. Employees may use pre-tax deductions to pay for certain medical and dental expenses that are not covered or reimbursed by any other source and not claimed on the participants' income tax return. Employees are allowed to contribute a maximum of \$5,000 per year.
  - **Limited Expense Health Care FSA** (LEX HCFSA). For employees who are enrolled in or covered under a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Under IRS rules, employees cannot enroll in a general purpose HCFSA and an HSA at the same time, but the employee can enroll in a LEX HCFSA and an HSA at the same time. A LEX HCFSA limits coverage to eligible dental and vision expenses not covered by other insurance.
  - **Dependent Care FSA** [DCFSA]. Employees may use pre-tax deductions to pay for dependent care expenses for services that would enable them (and their spouses) to work or seek work. Employees enrolled may contribute up to \$5,000 per year, the maximum allowed under Internal Revenue Service regulations.
- To enroll in FSAFEDS, click on website: <https://www.fsafeds.com>, or call this toll-free number 1-877-FSAFEDS (1-877-372-3337)

The Department has worked out the logistics with the Employee Self Service feature of CHRIS (ESS) to allow elections through January 31, 2009. Due to administrative system issues, elections cannot be made on Tuesday December 9, 2009 through ESS. Elections through ESS will resume on Wednesday December 10 at 8 am.