



# To Everything There Is (an Open) Season

*Working for America*

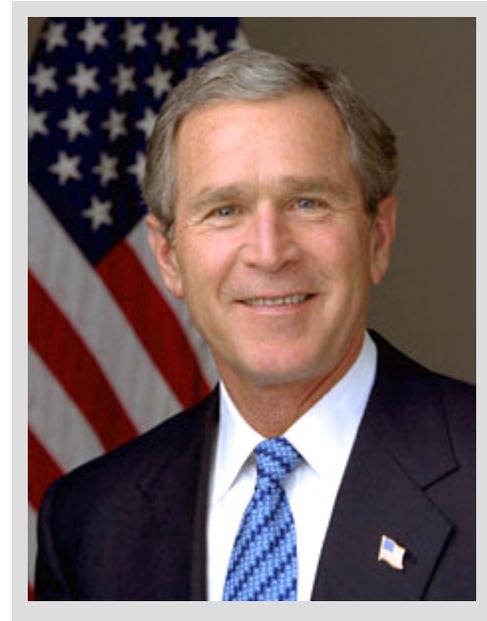
UNITED STATES OFFICE OF PERSONNEL MANAGEMENT



# Message from the President

*“A consumer friendly system is one that says we trust the consumer to make the best choice.”*

**- George W. Bush**



# Message from the Director



*“Keeping the Federal government's benefits cutting-edge and competitive is critical to be able to attract the top-notch talent we need to protect America and carry out the vital and sustaining work of government in the 21st Century.”*

**- Kay Coles James**

# FEHB Open Season

- November 8 – December 13, 2004
- Significant Events Benefits Administration Letter (BAL) in early October
- Additional BALs as needed
- Guide delivery scheduled October 12, 2004
- Brochure delivery not later than November 8, 2004



# FEHB Open Season

- Terminating Plans
- Major changes in Service & Enrollment Areas (additions or deletions)
- New Plans
- New Options
- New Products



# Agencies Are In The Driver's Seat

- Employee letter
- Access to FEHB information (agency intranet, distribution of materials, etc.)
- Health Fairs
- Comparison Tools
- Electronic vs Hardcopy Enrollment Changes
- Belated Open Season Changes



# The Road Map

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OPM's FEHB Website

<http://www.opm.gov/insure/health>



# Help Me Decide

- ***Choose A Plan...***
  - OPM's Decision Making Tool
  - Guides
  - Brochures
  - Links to Plan Website (Provider Directories and more)
  - Links to Agency tools
  - Information on Flexible Spending Accounts (FSAs)



# How Do I Enroll?

- OPM's Website links to electronic enrollment sites
- E-2809



# More Resources on our Website

- FEHB Law: 5 U.S.C. Chapter 89
- FEHB Regulations 5 CFR Part 890
- FEHB Handbook
- Frequently Asked Questions
- Links to other sites



# Federal Employee's Group Life Insurance (FEGLI) Open Season

- FEGLI Open Seasons are rare events
- Current FEGLI Open Season  
September 1-30, 2004
- Last Open Season in 1999



# FEGLI 2004 Open Season

- Open to all FEGLI eligible employees
- Eligible employees can enroll in Basic, Option A, Option B, and Option C
- No medical questions asked



# Delayed Effective Date

- New coverage elected becomes effective the first day of the first pay period that begins on or after September 1, **2005**, and that immediately follows a pay period in which the employee meets the pay and duty status requirements.
- No premiums are paid before effective date.



# Pay and Duty Status Requirements

- Full-time employees must be in a pay and duty status for at least 32 hours in the pay period before the pay period in which coverage is effective.
- Annual leave, sick leave, donated leave or any other type of leave is NOT pay and duty status.



# Flexible Spending Accounts Program (FSAFEDS) Open Season

- Annual Open Season concurrent with FEHB Program Open Season
- November 8 to December 13 for 2005 plan year
- Information in the FEHB brochures



# FSAFEDS Eligibility

- You must be eligible for FEHB (not necessarily enrolled in an FEHB plan) to enroll in FSAFEDS
- Your employing agency must participate in the FSAFEDS Program
- Must re-enroll every year



# FSAFEDS Enrollment

- Online at [www.FSAFEDS.com](http://www.FSAFEDS.com)
- By phone 1-877-FSAFEDS  
1-800-952-0450 TTY
- FSAFEDS Website [www.FSAFEDS.com](http://www.FSAFEDS.com)



# Federal Long Term Care Insurance Program (FLTCIP) Open Season

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- Infrequent Open Seasons (like FEGLI)
- No Plans for an Open Season in 2005



# No Need to Wait for an Open Season

- Eligible persons can apply for FLTCIP at any time
- Full underwriting outside of an Open Season
- No physical required



# Employee Advice on FLTCIP Open Season

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- An open season is not coming soon
- No need to wait for an Open Season if healthy
- Several advantages to applying sooner than later



# Contact Information

For more information, visit us on the web at: [www.opm.gov](http://www.opm.gov)

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