SCENE 1 SCRIPT
Open Season is the time for Federal employees and their families to think about their health, dental, vision, and tax-saving needs, and to make changes to or enroll in the Federal benefits Programs. The 2019 Open Season begins November 11 and ends December 9, 2019. Changes are effective in January 2020.

SCENE 2 SCRIPT
One of the programs that participates in the annual Open Season include the Federal Employees Health Benefits Program (FEHB), which offers a variety of highly flexible health insurance plans.

SCENE 3 SCRIPT
To learn more about FEHB and to compare health insurance plans, visit www.opm.gov/insure. Enrollment can be made through your Employee Personal Page (EPP). If you are retiring during the Open Season period or before 1/5/2020 complete the SF 2809 Health Benefit Election Form and submit it to your Human Capital retirement specialist and do not use EPP. Regardless of how you make your FEHB selections, your changes will, in most cases, be effective January 5, 2020.

SCENE 4 SCRIPT
The Federal Employees Dental and Vision Insurance Program (FEDVIP), which provides dental and vision coverage.

SCENE 5 SCRIPT
For more information about FEDVIP or to enroll, visit www.BENEFEDS.com. This site provides information on plans available and premiums. All changes for FEDVIP will be effective January 1, 2020.
SCENE 6 SCRIPT
Finally, the Federal Flexible Spending Account Program (FSAFEDS), which allows employees to choose from three different types of spending accounts to offset medical expenses and dependent care, while lowering their taxable income.

SCENE 7 SCRIPT
For more information about FSAFEDS or to enroll, visit www.FSAFEDS.com. Reenrollment is required every year. All changes for FSAFEDS will be effective on January 1, 2020.

SCENE 8 SCRIPT
Your current FSAFEDS coverage does not continue into 2020 and if you wish to participate in the FSAFEDS program for 2020, you MUST reenroll. FEHB and FEDVIP coverage does continue automatically, however, we strongly recommend revisiting ALL of your benefit selections during Open Season to make the choices that are best for you and your family.

It’s important to know that once your enrollment becomes effective, you are limited to making changes after Open Season. Please ensure that you are aware of the premiums you will be paying for insurance coverage to determine whether the coverage you are interested in is affordable.

SCENE 9 SCRIPT
There are some changes to the number of benefits plans available in 2020, and most carriers have increased the premium for 2020. Failure to consider your benefits options during this time could result in gaps in your coverage or unexpected costs.

SCENE 10 SCRIPT
Open Season is about exercising your right of choice. All health, dental, and vision plans are not alike. There are different types of coverage for each employee’s needs. It’s important to take full advantage of Open Season to weigh your options and select benefit plans that best fit you and your family.

Ending: If you have questions regarding Open Season please call the HC Access Help Desk at 877-872-7990.