



## Significant Plan Changes for 2015

A number of Federal Employees Health Benefits (FEHB) carriers are making significant changes to their plans for 2015, including plan terminations and service area reductions. **Many employees affected by these changes will lose their health insurance for 2015 unless they actively enroll in a new health insurance plan during this year's Open Season (November 10 - December 8).**

To view these changes, go to <http://www.opm.gov/insure/health/reference/hr.asp> and read the Benefits Administration Letter (BAL) 14-405 along with its attachments. Attachment 1 has tables listing the health plans that are terminating their coverage, reducing their service areas, or both. If you are affected by a plan change, you should receive notification from your health plan carrier, as well as a letter from HRAccess, explaining the significant plan changes and actions you'll need to take.

Please review the information you receive, and the OPM link above, to determine if your coverage is changing. If you are affected by a plan change, you will only be able to select a new plan during Open Season (November 10 - December 8).

BAL 14-405 also provides details regarding significant changes to the Federal Flexible Spending Account Program (FSAFEDS). Don't forget, if you want to participate in the FSAFEDS program in 2015, you must make an election during the open season.

