

BENEFITS NEWSLETTER

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Preparing for Open Season

It’s that time of year again – time to review and make decisions about your benefits for the coming year. This year’s benefits Open Season is from Monday, November 9 through Monday, December 14, 2015.

This benefits newsletter outlines how to enroll in the plans, where to find all the information you need to make informed benefit decisions and offers a few tips and resources for living a healthy life.

It’s up to you: **Select** the plans that best fit the needs of you and your family, and **commit** to a healthier lifestyle in 2016!



At Your Fingertips

This year, you will find Open Season information conveniently located on <https://hraccess.tsa.dhs.gov/>. Just go to the website and click on the 2015 Federal Benefits Open Season Materials link for all you need to know about the plans, including premium rates, plan comparison charts, a quick reference guide, FAQs, and more.

You can also enroll directly in all the plans from the HRAccess website:

- For your FEHB plan, click on the “**My EPP**” link under the MyEPP Information section
- For the dental and/or vision plans, click “**FEDVIP Program**” under the Benefits section
- For your Flexible Spending Account(s), click on the “**FSAFEDS Program**” under the Benefits section

Having trouble enrolling online?

If, for some reason, you can’t enroll for FEHB through My EPP, you can submit an [SF 2809, Health Benefits Election Form](#), to the HRAccess Shared Service Center:

Fax: 1.877.872.7993
Email: Helpdesk@mailserver-hraccess.tsa.dhs.gov
Mail: TSA HRAccess Shared Service Center
2650 Park Tower Drive, Suite 200
Vienna, VA 22180-7300

Should I participate?

It depends! Here are a few key things you need to know before making a final decision:

- Some plans are changing in 2016. A number of them are dropping from the FEHB program and some are reducing their service area or the services available to employees. To see which plans are changing, go to <http://www.opm.gov/healthcareinsurance/healthcare/reference-materials/#url=BALs> and review the Benefits Administration Letter (BAL) 15-404. It's up to you to find out if your plan is changing. Don't be left without insurance in 2016 – go to the OPM site today and check it out.
- **New coverage option:** Self Plus One coverage is available for the first time beginning in January 2016. Self Plus One allows enrollees to cover themselves and one eligible family member. Open Season 2015 is the first opportunity to enroll in Self Plus One.
- **FEGLI:** Please note that changes may NOT be made to your Federal Employee Group Life Insurance (FEGLI) elections during this open season. However, the OPM has announced a FEGLI open enrollment period is planned for September 2016; further details will be available in 2016.
- **Enrollment Changes Outside of Open Season:** These few weeks of Open Season are the only time during the year – unless you have a Qualifying Life Event (QLE) – when you can enroll, change, and/or cancel your benefit elections. (See the QLE article in this newsletter for more information.)
- **FSAFEDS:** Employees who were enrolled in a Health Care Flexible Spending Account (HCFSA) and/or Limited Expense Health Care Flexible Spending Account (LEX HCFSA) in the 2015 coverage year are allowed to carryover up to \$500 of unspent funds to 2016 by re-enrolling in an HCFSA and/or LEX HCFSA. Re-enrollment is not automatic. Employees must take action during Open Season.
- **Review** all Open Season materials to ensure that you are aware of changes in premiums and services within your current plan before making a final decision to not participate. Even if you elect not to make a change, it's still important that you review your 2016 plan information for any changes in your benefits, premiums or carrier participation.

The goal is to present you with plan options that are balanced, comprehensive, and affordable. You can do your part by carefully considering your choices and making a timely election.

Your New Medical ID Card

If you enroll in a health plan for the first time – or if you change your carrier for 2016 – remember that it will take 6 to 8 weeks from the effective date of the new coverage (January 10, 2016) to receive your new medical ID card.

What's a Qualifying Life Event?

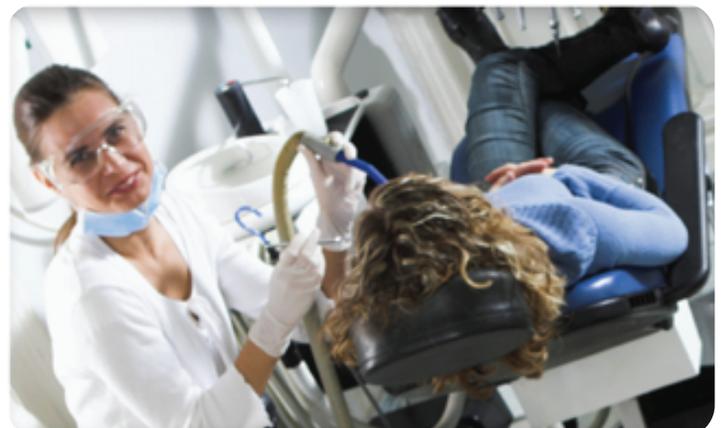
A Qualifying Life Event (QLE) is an event that allows you to make a change in your benefit elections outside the Open Season period.

Qualifying Life Events include actions such as:

- A change in your family status that results in an increase or decrease in the number of eligible family members; for example, marriage, divorce, birth, adoption.
- If your spouse loses his/her medical coverage
- If you return from military service

These are just a few examples of QLEs. For a complete listing, go to www.opm.gov/insure/lifeevents/index.asp.

Note that FEDVIP QLEs are a little different. For more information, call BENEFEDS at 1-877-888-3337 or visit <https://www.benefeds.com/Portal/EducationSupport?EnsSubmit=topicqles&ctoken=nl71mpgu>.



Flexible Spending Accounts (FSAFEDS Program)

A Flexible Spending Account (FSA) can save you money by allowing you to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars. The FSAFEDS program offers three types of FSAs:

- **The Health Care Flexible Spending Account (HCFSA)** pays for the qualified medical costs and health care expenses that are not paid by your Federal Employees Health Benefits (FEHB) program or any other insurance.
- **The Limited Expense Health Care Flexible Spending Account (LEX HCFSA)** is only available to employees who enroll in a FEHB Program under a High Deductible Health Plan that has a Health Savings Account. Eligible expenses are limited to dental and vision care services or products that meet the IRS definition of medical care.
- **The Dependent Care Flexible Spending Account (DCFSA)** is used to pay for eligible dependent care expenses, such as child care for children under age 13 or day care for anyone who you claim as a dependent on your Federal tax return who is physically or mentally incapable of self-care, so you (or your spouse, if married) can work, look for work, or attend school full-time.

How the FSAs Work

FSAs are voluntary programs, and your FSA election is only effective for one benefit period. That means you must enroll each year that you want to participate. If you don't enroll during this Open Season, you will not be a participant during the next benefit period.

If You Elect to Enroll

First, figure out how much money you want to put into your account for the upcoming benefit period. The maximum you can elect is \$2,500 (or in the case of the DCFSA, \$5,000 for singles or married couples filling jointly, and \$2,500 for married couples filling separately). You should review your current year expenses. A helpful savings calculator and other resources are available on the FSAFEDS website: go to <https://HRAccess.tsa.dhs.gov> and click on "FSAFEDS Program" under "Important Links." **Second**, if you decide to participate, be sure to enroll in the program during Open Season for the upcoming benefit period. **Third**, after you make your FSA election, the money will be taken out of your pay in allotments spread evenly over the calendar year. **Fourth**, unless you signed up for paperless reimbursement, you must submit claims for reimbursement for eligible FSA expenses by using the claim forms available on the FSAFEDS website. You have until April 30, 2017, to submit all health care and dependent care claims for the 2016 benefit period.

Reminders

- You may be able to [carryover up to \\$500](#) in unspent funds from your 2015 FSAFEDS enrollment.
- Expenses for **HCFSA**s must be incurred between January 1 and December 31, 2015, if you enrolled for 2015 plan year coverage.
- Expenses for **DCFSA**s must be incurred between January 1 and March 15, 2016, if you enroll for 2015 plan year coverage.

For More Information

Go to <https://HRAccess.tsa.dhs.gov> and click on "FSAFEDS Program" under "Important Links."

Open Season: A Good Time to Consider a Healthy New Year

When Open Season rolls around, can those New Year's resolutions be far behind? This is a good time to prepare and commit to better health in 2016, and we're offering a few tips and resources to get you started. After all, the best way to save on your medical costs is to first get healthy and then maintain your new, healthy lifestyle. This means establishing good preventive care habits, such as a yearly physical and age-appropriate screenings. And, of course, good nutrition, a regular exercise program and stress reduction will go far in helping you reach your personal health goals in 2016.

Plan Your Preventive Screenings

Preventive screenings are an important part of staying healthy. The table to the right presents recommendations by the Centers for Disease Control and Prevention and the U.S. Department of Health and Human Services for selected health screenings. You should always discuss the frequency and type of your preventive screenings with your healthcare provider – this information is a good starting point for that conversation.

SCREENING	MEN	WOMEN	AGE	FREQUENCY	NOTES
Blood Pressure	✓	✓	35+	Every 2 years	
Breast Cancer		✓	40+	Every 1-2 years	Mammography, with or without clinical breast exam
Cervical Cancer		✓	21+ (or younger if sexually active)	Annually; in some cases, less frequently if no abnormalities after 3 years	Pelvic exam / Pap test / STD test
Cholesterol	✓	✓	18+	Every 5 years	Blood test
Colorectal Cancer	✓	✓	50+	Every 10 years if no abnormalities	Colonoscopy
Diabetes	✓	✓	45+	Every 3 years	Blood glucose test
Osteoporosis		✓	65+	Routinely	Start at age 60 for women at increased risk
Prostate	✓		50+	Annually	Start at 45 for African-Americans and men with family history of prostate cancer
Thyroid		✓	35+	Every 5 years	

New Ways to Look at Health Care

Now more than ever, it's important to be knowledgeable about healthcare choices and what it takes to be a wise healthcare consumer. From seeking preventative care, to adopting healthier lifestyles, to choosing appropriate providers, making the right healthcare choices can affect your overall health – and your wallet. Luckily, there are now numerous online tools and resources available to help guide these critical choices. Take some time in the coming weeks to explore those resources that are relevant to your life and healthcare needs.

Here are a few easy tips to help you make the most of your health plans and promote good decisions—for 2016 and the years to follow:

Tip #1 – Take good care of yourself!

You've heard it before: exercise, eat right, get preventive care, and do not smoke. Taking better care of yourself is good for you, your family and your budget.

Tip #2 – Know your plan and use in-network providers

Understand how the plan works and use in-network providers to help you keep your out-of-pocket costs down. Read more about how your plan works in the plan brochures that are available at www.opm.gov/insure/openseason.

Tip #3 – Seek the right level of care for the condition

Avoid the added expense of the emergency room if it's not a real emergency. Consider a family practitioner or an urgent care facility to receive equivalent care for less money.

Tip #4 – Request generic drugs

This is an effective way to save money on your co-pay. In most cases, generic equivalents are as effective as the "name brand" drug. Ask your doctor if this is right for you.

Tip #5 – Use the flexible spending account

If used wisely, these accounts can save you hundreds of dollars in taxes every year. Read up on the accounts in this newsletter and at <https://www.fsafeds.com>.

Tips for Reducing Stress:

- Exercise and control your diet.
- Build a social support network.
- Create peaceful times in your day.
- Try different relaxation methods until you find one that works for you.
- Get enough sleep.
- Don't smoke.
- Don't drink too much or abuse any other substances.
- Keep a positive attitude.

Need stress relief? Try the four A's

By Mayo Clinic staff

When we feel the effects of stress weighing us down, it's like lugging a backpack that's becoming heavier by the minute. Too much stress can make life a difficult journey. When your stress level exceeds your ability to cope, you need to restore the balance by reducing the stressors or increasing your ability to cope, or both. Try using one of the four A's: avoid, alter, accept or adapt.

Changing the level of your stressors

Attempt to adjust the sources of stress in your life by avoiding or altering them.

Avoid

A lot of needless stress can simply be avoided. Plan ahead, rearrange your surroundings and reap the benefits of a lighter load.

Take control of your surroundings. Is the traffic insane? Leave early for work, or take the longer, less traveled route. Hate waiting in line at the corporate cafeteria? Pack your lunch and eat at your desk.

Avoid people who bother you. If you have a co-worker who causes your jaw to tense, put physical distance between the two of you. Sit far away at meetings or walk around his or her cubicle, even if it requires some weaving.

Learn to say no. You have a lot of responsibilities and demands on your time. At a certain point, you cross the line between being charitable and being foolish. Turn down the neighborhood sports league. Pass on coaching T-ball. Those around you will appreciate more time with a relaxed you. And you'll have time to enjoy them, too.

Ditch part of your list. Label your to-do list with A's, B's and C's, according to importance. If it's a hectic day, scratch the C's from your list.

Just remember: A certain amount of avoidance is healthy, but some problems can't be overlooked. For those situations, try another technique.

Alter

One of the most helpful things you can do during times of stress is to take inventory, then attempt to change your situation for the better.

Respectfully ask others to change their behavior. And be willing to do the same. Small problems often create larger ones if they aren't resolved. If you're tired of being the butt of your wife's jokes at parties, ask her to leave you out of

continued:

Need stress relief? Try the four A's

the comedy routine. In return, be willing to enjoy her other jokes and thank her for humoring you.

Communicate your feelings openly. Remember to use “I” statements, as in, “I feel frustrated by shorter deadlines and a heavier workload. Is there something we can do to balance things out?”

Manage your time better. Organize your day so that like tasks are lumped together – group your phone calls, car errands and computer-related tasks. The reward of increased efficiency will be extra time.

State limits in advance. Be proactive. Instead of stewing over a colleague's nonstop chatter, politely start the conversation with, “I've got only five minutes to cover this.”

Increasing your ability to cope

For those cases in which the source of your stress can't be avoided or altered, try to adjust your ability to tolerate it.

Accept

Sometimes we have no choice but to accept things the way they are. For those times try to:

Talk with someone. You may not be able to change a frustrating situation, but that doesn't mean your feelings aren't legitimate. Phone a friend or schedule a coffee break. You will feel better after talking it out.

Forgive. It takes energy to be angry. Forgiving may take practice, but by doing so, you will free yourself from burning more negative energy. Why stew in your anger when you could shrug and move on?

Practice positive self-talk. It's easy to lose objectivity when you're stressed. One negative thought can lead to another, and soon you've created a mental avalanche. Be positive. Instead of thinking, “I am horrible with money and will never be able to control my finances,” try this: “I made a mistake with my money, but I am resilient. I'll get through it.”

Learn from your mistakes. There is value in recognizing a “teachable moment.” You can't change the fact that procrastination hurt your performance, but you can register the regret to make sure you allot more time in the future.

Adapt

The perception that you can't cope is actually one of the greatest stressors. That's why adapting – which often involves changing your standards or expectations – can be most helpful in dealing with stress.



Adjust your standards. Do you really need to vacuum and dust twice a week? Would macaroni and cheese be an unthinkable substitute for homemade lasagna? Redefine success and perfection, and you may operate with a little less guilt and frustration.

Practice thought-stopping. Stop gloomy thoughts immediately. Refuse to replay a stressful situation as negative, and it may cease to be negative.

Reframe the issue. Try looking at your situation from a new reference point. Instead of feeling frustrated that you're home with a sick child, look at it as an opportunity to bond, relax and finish a load of laundry.

Adopt a mantra. Create a saying such as, “I can handle this,” and mentally repeat it in tough situations.

Create an assets column. Imagine all of the things that bring you joy in life – vacation, children, pets. Then call on that list when you're stressed. It will put things into perspective and serve as a reminder of life's joys.

Look at the big picture. Ask yourself, “Will this matter in a year? In five years?” The answer is often no. Realizing this makes a stressful situation seem less overwhelming.

Choosing the right technique

Stressors good and bad are a part of every life. Practice applying these techniques to balance your stress equation. With practice, that once-hefty backpack will become your private bag of tricks. Soon, you'll be able to pull out just the tool that will keep you hiking through life at a steady clip.