



## ***Benefits Administration Letter***

**Number: 18-401**

**Date: September 5, 2018**

### **Subject: 2018 Federal Benefits Open Season: Announcement**

Welcome to the first in our series of 2018 Federal Benefits Open Season Benefits Administration Letters (BALs) for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and Federal Employees Health Benefits (FEHB) Program. This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 12, 2018 through Monday, December 10, 2018**. You are responsible for ensuring that your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

As a reminder, the Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long Term Care Insurance Program (FLTCIP) **do not** participate in the annual Federal Benefits Open Season.

The Open Season BALs have been re-numbered. This initial BAL remains BAL 18-401. The former BAL 402 (Ordering and Distributing Materials) and 403 (Conducting the Open Season) will be combined into BAL 18-402. The former "Significant Events" BAL will now be BAL 18-403.

#### **OPEN SEASON OPPORTUNITIES**

During the annual Open Season, employees can enroll, change plans or plan options, change enrollment type, or cancel their enrollment for the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. Employees can also re-enroll or newly enroll in the Federal Flexible Spending Account Program (FSAFEDS).

For the first time, certain members of the uniformed services and their families will be eligible to enroll in FEDVIP during the 2018 Open Season for coverage effective January 1, 2019.

Enrollment will be processed through [www.BENEFEDS.com](http://www.BENEFEDS.com). Retired uniformed service members and their families who are eligible for the TRICARE Retiree Dental Program (TRDP, which will end on December 31, 2018) will be eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, will be eligible for FEDVIP vision coverage. Family members of active duty uniformed services members who are enrolled in a TRICARE health plan will also be eligible for FEDVIP vision coverage. More information will be available on our website [here](#).

## **PRE-OPEN SEASON MATERIALS (ATTACHMENTS)**

The items below are pre-Open Season materials to help employees consider and assess the various choices available to them as they make their Open Season benefits decisions. You are responsible for providing these educational materials to your employees. Please distribute these materials to employees and post them on your agency's intranet in mid-September.

1. Sample Email to Employees (Attachment 1) – a sample email to inform employees about the upcoming Federal Benefits Open Season
2. Circle 'Round Your Benefits (Attachment 2) – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Based on feedback that we have received from Agency Benefit Officers, we are no longer attaching the Open Season Checklist, Helpful Resources, or Frequently Questioned Services to this BAL. Information concerning all these resources can be found at

[www.opm.gov/openseason](http://www.opm.gov/openseason).

## **UPCOMING BENEFITS ADMINISTRATION LETTERS**

Through the BENEFITSINFO Listserv, you will receive BALs on the following topics in the upcoming months:

**BAL 18-402 - 2018 Federal Benefits Open Season: Conducting the Open Season -** We will inform you how to order and distribute Open Season materials including Program-specific materials. We will provide you with information on employee counseling, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions. Anticipated issue date: mid-to-late September.

**BAL 18-403 - 2018 Federal Benefits Open Season: Significant Events -** We will provide information on significant events affecting FSAFEDS and certain plans in FEDVIP and the FEHB Program (such as plan terminations) which you must communicate to your employees. This BAL also clarifies the actions that employing agencies must take in certain situations, such as when an FEHB enrollee in a terminating plan or plan option fails to change plans during Open Season. We will release this BAL following the announcement of the 2019 premium rates. Anticipated issue date: early-to mid-October (if there are any subsequent changes, we will issue a follow-up BAL)

As in the past, we will dedicate the 400 series to the Open Season. You can find BALs on our website [here](#).

## **WHERE TO GO FOR MORE INFORMATION**

Visit our website at [www.opm.gov/insure](http://www.opm.gov/insure) to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2019 in early October. You will find specific Federal Benefits Open Season information on this website by the first week in November.

If you have specific questions, please contact your agency's benefits officer. If you do not know who this person is, please go to <http://apps.opm.gov/abo> where you will find a list of agencies and their Headquarters Benefits Officers.

Sincerely,

Alan P. Spielman  
Director  
Healthcare and Insurance