

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) PLAN CHANGES

SIGNIFICANT CHANGES FOR 2019

UPDATES IN HEALTH BENEFITS

Several Federal Employees Health Benefits (FEHB) carriers made significant changes to their plans for 2019 that may impact your enrollment, and a new rule from the Office of Personnel Management (OPM) may change how you respond to these changes. It is strongly advised that you take action during Open Season to avoid the possibility of being enrolled in an unwanted plan.

There are four ways in which your plan's enrollment can be affected. Each may require a different response, so be sure to identify your situation and conduct the appropriate follow up. Your plan may:

1. Leave the FEHB program entirely
2. Reduce its service area and eliminate its enrollment code
3. Reduce its service area and keep its enrollment code
4. Eliminate an option

If your plan is affected in 2019 and you do not elect new coverage during Open Season (November 12 - December 10, 2018), **you will be automatically enrolled in the remaining option for your current plan or you will be automatically enrolled in the Blue Cross and Blue Shield Benefit Plan FEP Blue Focus, which is the lowest-cost nationwide plan option for 2019**, as determined by OPM.

Not taking action will trigger an automatic enrollment for continued coverage.

If your plan is impacted by one of the four actions above and you are planning to utilize other health insurance options, such as joining a spouse's plan, you must use my MyEPP (preferred) or submit a Standard Form (SF) 2809, *Health Benefits Election Form*, to HCAccess during Open Season to report the cancellation.

To view plan changes for 2019, go to the HCAccess link [here](#) and read the Benefits Administration Letter (BAL) 18-402 along with BAL 18-403's Attachment 1 linked [here](#) to review a list of impacted plans. If you are affected by a plan change, you should receive a notification from your health plan carrier, as well as receive a letter from HCAccess explaining the significant plan changes and actions you will need to take.

If you are pregnant, have a chronic or disabling condition, or have supplemental coverage, you are encouraged to review BAL 18-403's Attachment 2 linked [here](#) and any plan information you receive. The Patients' Bill of Rights may provide a stipulation allowing an extension of coverage in these instances.

TSA Open Season

November 12 – December 10, 2018



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INCREASED FLEXIBLE SPENDING ACCOUNT (FSA) CONTRIBUTIONS

For the 2019 plan year, the Internal Revenue Service (IRS) pre-tax contributions allowed under both the Health Care Flexible Spending Account (HCFSA)

and Limited Expense Health Flexible Spending Account (LEXFSA) is set at a maximum of \$2,700 to your HCFSA and LEXFSA. This is effective for plans beginning on or after January 1, 2019. The annual maximum contribution for Dependent Care Flexible Spending Accounts (DCFSA) remains at \$5,000 for singles or married couples filing jointly (\$2,500 for married couples filing separately).