

2020 Open Season Checklist for 2021 Plan Year

	Federal Flexible Spending Account Program (FSAFEDS)	Federal Employees Dental and Vision Insurance Program (FEDVIP)	Federal Employees Health Benefits Program (FEHB)
Materials You May Need	<ul style="list-style-type: none"> ✓ Access to OPM's FSAFEDS Information homepage ✓ Access to www.FSAFEDS.com ✓ Want to read more about this Program? Go to www.opm.gov/healthcare-insurance/fastfacts. 	<ul style="list-style-type: none"> ✓ Dental or vision plan brochure ✓ Access to OPM's Dental and Vision information homepage ✓ Access to www.BENEFEDS.com and your password ✓ Want to read more about this Program? Go to www.opm.gov/healthcare-insurance/fastfacts. 	<ul style="list-style-type: none"> ✓ Health plan brochure ✓ Access to OPM's FEHB Information homepage ✓ Access to MY Employee Personnel Page (EPP) and your password ✓ Want to read more about this Program? Go to www.opm.gov/healthcare-insurance/fastfacts.
Getting Started	<ul style="list-style-type: none"> ✓ Estimate what your annual health/dependent care out-of-pocket expenses run each year. ✓ Check if your health, dental, or vision insurance coverage will be different next year. 	<ul style="list-style-type: none"> ✓ If you have predictable dental or vision expenses for you or your family, first see whether your health insurance plan covers them. 	<ul style="list-style-type: none"> ✓ Check to see if your current health plan is leaving the Program next year or if its service area is changing. ✓ Check premium you will pay next year for your current health plan.

Open Season runs from November 9 through December 14, 2020.

The 2021 premiums will be available at www.opm.gov/insure .

The 2021 Plan Information section at www.opm.gov/insure will be available by the first week in November.

	FSAFEDS	FEDVIP	FEHB
Getting Started (Cont.)	<ul style="list-style-type: none"> ✓ Review the FSAFEDS website for a listing of eligible expenses HCFA - HCFA Expenses - DCFA - DCFA Expenses ✓ Use the FSAFEDS calculator at FSAFEDS Savings Calculators to help determine how much to set aside. 	<ul style="list-style-type: none"> ✓ Check the premium you will pay next year. ✓ Review your current plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing. 	<ul style="list-style-type: none"> ✓ Determine what enrollment type best meets your needs. ✓ Review your current health plan's 2019 brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing. ✓ Determine what is the best type of health plan for you – Fee-for-Service Plan, Health Maintenance Organization Plan, High Deductible Health Plan, or Consumer-Driven Health Plans.
Reviewing Your Options	<ul style="list-style-type: none"> ✓ An FSAFEDS account will reimburse eligible health care expenses for you, your spouse, and your eligible dependents that are not covered or reimbursed by FEHB, FEDVIP, or other insurance, including reimbursing FEHB and FEDVIP copayments and deductibles (but not premiums). 	<ul style="list-style-type: none"> ✓ You can quickly compare dental and vision plans by going to OPM's FEDVIP Plan Comparison Tool and using our "Compare Plans" tool. 	<ul style="list-style-type: none"> ✓ You can quickly compare health plans by going to OPM's FEHB Plan Comparison Tool and using our "Compare Health Plans" tool.

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Reviewing Your Options (Cont.)	<ul style="list-style-type: none"> ✓ Dental and vision care are eligible expenses whether combined with FEDVIP coverage or not. ✓ The Dependent Care FSA reimburses eligible dependent care (non-medical) expenses, covering expenses such as child care, before and after school care, and adult daycare. 	<ul style="list-style-type: none"> ✓ Add up the premium and out-of-pocket costs for the plans that interest you. Determine whether this amount is more or less than what you expect to receive in benefits. Know the annual limits on what the plan will pay you. ✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket dental and vision costs. 	<ul style="list-style-type: none"> ✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket health costs.
If You Want to Make a Change	<ul style="list-style-type: none"> ✓ You must re-enroll during Open Season – your FSA enrollment does not automatically renew from year to year. Re-enroll at www.FSAFEDS.com or call 1-877-372-3337. 	<ul style="list-style-type: none"> ✓ You may enroll or make changes to your enrollment online at www.BENEFEDS.com. You cannot do this through your agency’s self-service system or with a registration form. You will need your user ID and password or create a new account. You may also call BENEFEDS at 1-877-888-3337. 	<ul style="list-style-type: none"> ✓ TSA offer two ways of making changes during Open Season: <ol style="list-style-type: none"> 1. Through MY Employee Personnel Page (EPP). You will need your password to log in. 2. By submitting a Health Benefits Election Form, SF 2809, to the TSA HC Access Help Desk <p>Fax: 1-877-872-7993 Email: HelpDesk@mailsever-hraccess.tsa.dhs.gov</p>

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If You Do Not Want to Make a Change	<ul style="list-style-type: none"> ✓ If you do not enroll, then you will not participate for the next plan year. 	<ul style="list-style-type: none"> ✓ If you are satisfied with your dental or vision insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue. 	<ul style="list-style-type: none"> ✓ If you are satisfied with your health insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue.

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