

Federal Benefits Open Season Manual



Guidance on administering the annual Federal Benefits Open Season.

OPM will annually provide the specific dates of Open Season, effective dates for elections, anticipated timeline for releasing premium rates, and Open Season webpage launch to Agency Benefits Officers (ABOs) via the BenefitsInfo listserv.

The Federal Benefits Open Season Manual

Introduction

This document provides instruction and guidance on administering the annual Federal Benefits Open Season. OPM will annually provide the specific dates of Open Season, effective dates for elections, anticipated timeline for releasing premium rates, and Open Season webpage launch to Agency Benefits Officers (ABOs) via the BenefitsInfo listserv. An annual Benefits Administration Letter (BAL) announcing Significant Plan Changes will be issued with pertinent facts about the Federal Employees Health Benefits (FEHB) Program, the Federal Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS), as applicable, providing details for the upcoming plan year.

The Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long-Term Care Insurance Program (FLTCIP) are not part of the annual Federal Benefits Open Season.

Tribal Employer Note: This manual also serves to assist tribal employers with your Open Season planning needs. The FEDVIP and FSAFEDS content found within this manual are not applicable to tribal employers and employees. However, FEHB content is applicable for participating tribes. The [FEHB Handbook glossary](#) may be used to source definitions for terms found in this manual. Visit our [Tribal Programs](#) website for additional information on FEHB for Tribal Employers.

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Announcing the Federal Benefits Open Season

Open Season Summary

During the annual Open Season, eligible employees can enroll, change plans or plan options, change enrollment type, or cancel their enrollment for FEDVIP and the FEHB Program. Employees can also re-enroll or newly enroll in the FSAFEDS Program.

Employing offices are responsible for ensuring that eligible employees are aware of the dates of Open Season, how to make changes, and which changes they can make. Open Season begins at 12:00 a.m. ET on the second Monday in November and ends at 11:59 p.m. ET on the second Monday in December and is implemented using your agency's method of enrollment whether electronic or hard copy. Elections must be received during this timeframe.

It is the responsibility of the benefits officer at the headquarters level to provide Open Season information to employees and guidance to the benefits officers in field offices. Field offices may obtain their Agency Benefits Officer contact information at [Agency Benefit Officers Index](#).

Tribal Employer Note: Contact tribalprograms@opm.gov for information regarding Tribal Benefits.

Communication: Provide Information about the Federal Benefits Open Season

Build awareness of an upcoming Open Season.

Start awareness campaigns early and follow through with consistent messages.

Employees need to know:

- The dates of Open Season and the effective date of their valid Open Season change(s)
- That descriptions of the **FEHB, FEDVIP, and FSAFEDS** Programs are available on the [OPM website](#) under "Insurance"
- What decisions they can/must make
- Where they can find additional information about the programs

Methods to inform employees.

Employing offices can do this in various ways. Here are some examples:

- Publicize an Open Season announcement using employing office intranet sites
- Email announcements using an internal distribution list

- Make an announcement or host an Open Season meeting
- Add reminders to pay statements and employee newsletters
- Post Open Season flyers in common areas within the employing office facility
- Include an Open Season tagline in signature blocks

Communications should include:

- The benefits office's contact information
- [Open Season website](#)
- Where and how Open Season elections are made for each Program

Also offer employees helpful reminders:

- Determine their healthcare needs early
- Offer tips on navigating electronic enrollment systems, if applicable, including locating usernames and passwords

Pre-Open Season Materials

[Pre-Open Season materials](#) are available from OPM to help employees consider the various choices available to them as they make their Open Season benefits decisions. Employing offices are responsible for providing timely educational materials to employees by using the most suitable distribution method to meet their needs.

Employing offices can find detailed information about Open Season and all Open Season materials at OPM's [Open Season website](#). This website is updated yearly, by early November.

Open Season Fairs

Ensure equal access for FEDVIP and FEHB plans.

For employing offices hosting virtual and/or in-person Open Season fairs, please be sure to invite all Carriers that offer plans available to your employees. A list of plans by location are available on the [FEHB](#) and [FEDVIP](#) Plan Information pages. [Plan contacts](#) for health fairs are available on our website. This includes plans new to the FEHB Program for the upcoming plan year and plans that have services area expansions. Information on new plans will be available in the annual BAL on Significant Plan Changes.

Open Season fairs in some locations, with or without participation by employing office human resources personnel, are organized and hosted by participating FEDVIP and FEHB Carriers.

Companies not under contract with OPM.

Employing offices may be contacted by insurance companies that do not participate in any of the benefits programs OPM administers but wish to sell other types of “supplemental” policies to employees. These companies sometimes send marketing material and ask that employing offices distribute it. They may ask to be invited to the benefit fairs or even show up uninvited.

OPM has no authority to allow or disallow participation in Open Season benefit fairs. However, allowing these companies to attend is disfavored because their participation may dilute the Federal Benefits Open Season message. Employees may interpret participation of these companies as evidence that their employing office endorses the product or that it is approved by the Federal government. For these reasons, employing offices may wish to limit the access to virtual or in-person benefit fairs to Carriers that participate in FEDVIP or FEHB and representatives of FSAFEDS.

Resources

This section provides resourcing of Open Season materials to conduct a Federal Benefits Open Season.

Brochures

All [FEHB](#) and [FEDVIP](#) brochures are available on the OPM website in a Section 508-compliant format. PDF versions of all brochures are available to download and print.

FEHB fee-for-service (FFS) and health maintenance organization (HMO) plan [brochures](#) are also available digitally on Carrier websites. Employing offices may order FFS paper brochures using the instructions found in the annual Call Letter for FEHB Open Season Distribution of FFS Brochures. Carriers and field offices alike report that brochures go to waste because they are not used. Please consider how many printed brochures were used for the prior Open Season when obtaining brochures for an upcoming Open Season.

Employing offices can download or print FEDVIP brochures from the plan websites directly or from the [BENEFEDS](#) website. Both FEDVIP brochures and plan contact information are available under Insurance, [Dental](#) or [Vision](#) overview pages respectively.

Flexible spending account marketing materials can be found on the [FSAFEDS website](#).

Public Use Files

OPM posts [Public Use Files](#) (PUFs) with FEHB and FEDVIP Plan and Benefits Information (PBI) to provide agencies and interested persons with detailed information on FEHB and FEDVIP plans in Excel format, including information on rates and benefits. The PUFs are designed for payroll system use. This data is generally available for download by late October.

FEHB [Plan Comparison Tool](#) and [Plan Information](#) pages are available for employees to use when shopping for a health plan. Please direct employees to these pages.

FEDVIP [Plan Comparison Tools](#) are available on OPM's website as well as on the [BENEFEDS](#) website. Additionally, Plan Information pages for [dental](#) and [vision](#) are available when shopping for a plan.

Premiums

Updated premiums are released on the OPM website by the end of October.

[FEHB](#) premiums are located on the OPM website under Insurance, Healthcare, Plan Information, Premiums.

[FEDVIP](#) premiums are located on the OPM website under Insurance, Dental & Vision, Premiums.

Processing FEHB Enrollments

Open Season Election Opportunities

Enroll, change, or cancel enrollment in FEHB:

- An eligible employee who is not enrolled may enroll.
- If no changes are made, an enrollment in FEHB automatically continues year to year.
- An eligible employee who enrolls in FEHB may waive participation in [premium conversion](#); otherwise, participation in premium conversion is automatic.
- An enrollee may cancel their enrollment.

Note: Please inform your employees that canceling their FEHB enrollment may affect their ability to meet the 5-year requirement for continuing FEHB into retirement. Electronic enrollment systems should provide this warning when an employee submits a cancellation action.

Compensationers

- Individuals receiving benefits from the Office of Workers' Compensation Programs (OWCP) should contact [OWCP](#) to inquire about Open Season.
- Compensationers may send a written request for an Open Season enrollment change to the Office of Workers' Compensation Programs at the following address: **FECA Central Mailroom, P.O. Box 8311, London, KY 40742.**
- Compensationers may also download the Standard Form ([SF](#)) 2809 Health Benefits Election Form from OPM's website for any FEHB Open Season changes and mail it to the above address.

[Spouse Equity](#)

- Employing offices must advise individuals enrolled in FEHB through Spouse Equity to contact the administrator who is contracted to maintain their enrollment. Many employing offices contract with the [National Finance Center \(NFC\)](#).
- Enrolled individuals will receive a DPRS SF 2809 Open Season form. Individuals choosing to make changes must complete the DPRS SF 2809 and return it to NFC, or other applicable administrator, using the address they provide.

Responsibilities of Processing

1. Prompt processing.

- a. Employing offices that manually process election forms must mail or fax elections timely. This allows Carriers and payroll offices to communicate an error to the employing office with reasonable time for all parties to provide corrections and proceed with processing. [Plan contact](#) information is available on OPM's website.

- b. Payroll offices should process enrollee and Carrier copies of SF 2809s **daily**.
- c. Tribal Employer Note: Tribal employees make FEHB elections (to enroll, not to enroll, to change enrollment, or to cancel enrollment) by filling out an [SF 2809](#) and submitting it to their Tribal employer.

Tribal employers must provide the paymaster with required data through the [Tribal Insurance Program System](#) (TIPS) or by sending a paper copy of the SF 2809 to the paymaster. [Plan contact](#) information is available on our website.

TIPS notifies the paymaster and Carriers through one processing function. Tribal employers should prioritize processing enrollment actions over cancellation actions.

- d. Ensure that a signed SF 2809 or an election confirmation from the electronic processing system is placed in the employee's personnel file.

2. Ensure copies of the SF 2809 are transmitted to both the gaining and losing Carriers.

- a. Transmittal to both Carriers is important to mitigate Centralized Enrollment Reconciliation Clearinghouse (CLER) System errors for later correction. Additional information may be found under Enrollment Reconciliation below.
- b. Tribal Employer Note: Processing elections using TIPS, versus mailing and faxing enrollments to the paymaster, aids in minimizing the number of records requiring reconciliation.

3. Verification of employee coverage.

Employees become concerned when they do not receive their insurance identification cards from their new plan within a short time after the end of Open Season. Many health plans offer temporary cards that employees may obtain from their plan's website; employees may contact their plan directly for more information. An employee may need to verify their coverage under their plan before a Carrier has processed the enrollment or enrollment change. Employing Offices **must** contact the payroll office and or the FEHB Data Hub to determine when the Carrier was notified of the change.

It is important that payroll offices or the FEHB Data Hub send daily enrollment transactions to ensure that employees get identification cards before the effective date of coverage. If the employee has not received their card after more than three weeks since the payroll office sent the SF 2809 to the Carrier, contact the [Carrier](#) to determine the reason for the delay and relay the employee's request for identification cards. Remind employees that their copy of the SF 2809 is acceptable as proof of enrollment until they receive their identification cards from the plan.

Tribal Employer Note: Instead of contacting the paymaster, Tribal employers may contact the Carrier to obtain an employee's enrollment status. [Health Plan contact information](#) is available on our website.

Open Season Effective Dates

For a new enrollment, the effective date is the first day of the first pay period that begins on or after January 1st and **follows the pay period in which the employee was in a pay status**.

For an enrollment change, the effective date is the first day of the first full pay period that begins on or after January 1st.

For a cancellation, the effective date is the end of the day before the first day of the first pay period that begins in the next year.

If an employee is canceling their FEHB enrollment to be covered as a family member by a spouse's FEHB Open Season enrollment, be sure to coordinate the effective date of the cancellation with the effective date of the spouse's enrollment to prevent a break in coverage. Coverage under a family member's FEHB enrollment counts towards the "five-year rule" for continuing coverage into retirement.

Tribal Employer Note: Open Season Effective Dates

For a new enrollment, the effective date is January 1st following a pay period during any part of which the Tribal employee is in pay status.

For an enrollment change, the effective date is January 1st regardless of whether the Tribal employee is in pay status during the preceding pay period.

For a cancellation, the effective date is at the end of the day on December 31st.

Premiums

For some FEHB plan choices, the enrollee share of premiums for the Self Plus One enrollment type is higher than for the Self and Family enrollment type. Employees who wish to cover one eligible family member may elect either the Self and Family or Self Plus One enrollment type. Enrollees should carefully check the rates of their current plan and any other plan options they are considering. If the Self and Family enrollee share of the premium is less expensive, they should choose that enrollment type.

Processing Qualifying Life Events (QLEs) During Open Season

An employee may experience a QLE during Open Season. The effective date of an enrollment or enrollment change due to a QLE may differ from the effective date of an Open Season enrollment or enrollment change. Be sure to process these actions correctly as QLE elections and not Open Season elections. If employing offices have questions regarding the employee's intent, check with the employee to verify whether they are seeking a QLE election or an Open Season election. Please counsel employees on the impact and differences between these elections.

Enrollment Reconciliation

The large number of FEHB enrollment actions made during Open Season increases the chance of errors by employing offices or by Carriers in updating records. Any errors will be identified as discrepancies through CLER during the March reconciliation cycle.

The reconciliation process is critical to ensure that Carriers receive the proper premium payments and that enrollees are properly reflected on Carrier records for accurate coverage, premium deductions, and claims payment.

Tribal Employer Note: The paymaster will perform enrollment reconciliation, which requires FEHB enrollment discrepancies to be resolved so that Carrier records and Tribal employer records match.

The paymaster will contact the respective Tribal employer to determine correct FEHB enrollment information. If there is a discrepancy in the Tribal employer's records, the Tribal employer must correct the information in TIPS.

Belated Enrollment Actions

Employing offices do not have the authority to extend Open Season for employees, even if the employing office did not provide adequate notice or information regarding the Open Season.

Employing offices have the authority to accept individual late elections if a determination is made that an employee was unable to submit the election on time due to circumstances beyond the employee's control. It is encouraged to review cases liberally when an employee's plan is terminating FEHB participation or reducing its service area.

An employee must provide a written statement explaining why they could not submit their Open Season election in time. If an employee's late election is accepted by the employing office, "Belated Open Season enrollment/change" must be written

in the “Remarks” section of the SF 2809 and the employee’s written statement must be attached, or a note indicating the employing office’s responsibility of fault must be added, to the Official Personnel Folder copy of the SF 2809.

If the employing office determines the late filing was not due to a cause beyond the employee’s control, it must not accept the employee’s belated enrollment request. Notify the employee in writing of the disapproval, the reason for the employing office’s denial, and a statement of the employee’s right to request reconsideration within 30 days of the notice.

An accepted belated FEHB Open Season enrollment is effective retroactive to the first day of the first pay period which begins on or after January 1. This effective date is the same as that of an Open Season change filed on time. If the belated change is from “not enrolled” to “enrolled,” the employee is required to have been in pay status during the pay period prior to the effective date.

As with all enrollments, belated Open Season enrollment actions are automatically subject to premium conversion (unless the employee waives participation in premium conversion). If premium conversion is not waived, the effective date of premium conversion cannot be retroactive since Internal Revenue Service (IRS) rules do not allow for retroactive adjustments to taxable income. This means any additional withholding for retroactive premiums that are due must be made with after-tax dollars.

Processing FEDVIP Enrollment

Open Season Election Opportunities

Enroll, change, or cancel enrollment in FEDVIP

- An eligible employee who is not enrolled may enroll
- If no changes are made, an enrollment in FEDVIP automatically continues year to year.
- An eligible employee who enrolls in FEDVIP cannot waive premium conversion. When employees enroll in FEDVIP, they agree to pre-tax deductions. All civilian retirees, uniformed service retirees and active-duty uniformed service family enrollees pay premiums post-tax.

Note: Active-duty uniformed service families are eligible to enroll in vision only, if enrolled in TRICARE.

- For FEDVIP, an enrollee may cancel or change their enrollment.
Note: Retirement is not a QLE to enroll. There is no 5-year requirement to have prior coverage to continue FEDVIP into retirement.

Responsibilities of Processing

FEDVIP enrollment is administered by BENEFEDS who is responsible for:

1. **Prompt processing.**
2. **Ensuring enrollments are transmitted to both the gaining and losing Carriers.**
3. **Employees verifying their coverage.**

An employee may need to verify their coverage under their plan before a Carrier has processed the enrollment or enrollment change. Enrollees making a change in their FEDVIP enrollment during Open Season, receive verification of their change via email (if available) or direct mail.

Employees who make Open Season changes using the BENEFEDS electronic enrollment system and who do not receive confirmation by the effective date of the change may obtain confirmation of their coverage by accessing their [BENEFEDS account](#) or contacting [BENEFEDS Customer Service](#).

Open Season Effective Dates

For a new enrollment or an enrollment change, the effective date is January 1st of the following calendar year.

For a cancellation, the effective date is December 31st of the current calendar year. The plan year under FEDVIP is January 1st through December 31st.

Processing Qualifying Life Events (QLEs) During Open Season

An employee may experience a QLE during Open Season. The effective date of an enrollment or enrollment change due to a QLE may differ from the effective date of an Open Season enrollment or enrollment change. Employees should be vigilant during the election process to ensure these actions are processed correctly as QLE elections and not Open Season elections. If employees have questions about the election process and the possible effective date, refer them to BENEFEDS.

Enrollment Reconciliation

BENEFEDS is responsible for enrollment reconciliation. The reconciliation process is critical to ensure that Carriers receive the proper premium payments and that enrollees are properly reflected on the Carriers' records for accurate coverage and claims payment.

Encourage employees who make an Open Season election to review their pay statements after the first pay period of the following year to confirm that appropriate premiums are deducted for the FEDVIP plan elected during the prior Open Season.

Belated Enrollment Actions

Employing Offices do not have the authority to approve belated FEDVIP enrollments. BENEFEDS makes these decisions. The time limit for enrolling or changing an enrollment may be extended for up to 3 months after the end of Open Season, only if the employee or retiree provides evidence to BENEFEDS that they were unable to enroll or change enrollment on time, due to circumstances beyond their control. The employee or retiree must complete the [FEDVIP belated enrollment change form](#). Not knowing about Open Season is not an acceptable reason for a belated enrollment. The employee must enroll or change enrollment within 30 days after BENEFEDS notifies them that the belated enrollment is approved.

For approved belated FEDVIP enrollments or belated changes in enrollments, the effective date will be retroactive to January 1st. If a belated enrollment is approved the enrollee will be responsible for all premiums retroactive to the effective date.

Processing FSAFEDS Enrollment

Open Season Enrollment Opportunities

- An eligible employee who is not enrolled may enroll.
- An eligible employee who wants an FSAFEDS account during the upcoming year, must enroll in FSAFEDS during Open Season. Current participants must re-enroll each year to continue participation. Enrollments do not carry over from year to year.

Responsibilities of Processing

FSAFEDS is responsible for:

1. **Prompt enrollment processing.**
2. **Ensuring enrollments are transmitted to payroll offices.**
3. **Verification of employee enrollment.**

Employees become concerned when they do not receive correspondence within a short time after the end of Open Season. Some employees who reenroll are fearful of losing funds eligible for carryover into the next coverage year. If an employee asks about this, employing offices **must** refer the employee to the FSAFEDS administrator for assistance.

An employee may need to verify their account before seeking services upon start of the next coverage year. The FSAFEDS administrator confirms employees accounts and provides the effective date funds are available. Employees who make Open Season changes using the FSAFEDS electronic enrollment system and who do not receive correspondence by the effective date may obtain confirmation of their enrollment by accessing their [FSAFEDS account](#) or contacting [FSAFEDS Customer Service](#).

Open Season Effective Date

For enrollment during Open Season, the effective date is January 1st of the following calendar year.

Participation in FSAFEDS requires reenrollment every Open Season for the upcoming coverage year. The FSAFEDS plan year ends on December 31st. An employee of an FSAFEDS-participating agency may carryover health care and limited expense funds only if they have re-enrolled for the following year.

Processing Qualifying Life Events (QLEs) During Open Season

New enrollments or changes to increase an election amount for the current year are not permitted on or after October 1st. Employees who experience a QLE on or after October 1st may only decrease their annual election amount for the current year. If employees have questions about the enrollment process or effective dates, refer them to the FSAFEDS administrator.

Enrollment Reconciliation

The FSAFEDS administrator is responsible for enrollment reconciliation. The reconciliation process is critical to ensure that payroll offices receive the proper allotments and that enrollees are properly reflected in their account records to ensure accurate reimbursement of claim payments.

Please encourage employees who make an Open Season election to review their pay statements after the first pay period of the following year to confirm that appropriate deductions have been made for FSAFEDS participation elected during the prior Open Season.

Belated Enrollment Actions

Employing Offices do not have the authority to approve belated FSAFEDS enrollments. The FSAFEDS administrator makes these decisions. Employees who are unable to enroll during Open Season for reasons beyond their control must contact FSAFEDS to request belated enrollment. Not knowing about Open Season is not an acceptable reason for a belated enrollment. Employees must submit a [Belated Enrollment Form](#) to FSAFEDS within 30 days after Open Season ends. Belated enrollments are effective the day after the election has been accepted by FSAFEDS. Once enrollment is effective, it cannot be changed unless you experience a QLE.



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