



Benefits Administration Letter

Number: 07-403

Date: August 28, 2007

Subject: 2007 Federal Benefits Open Season: Ordering and Distribution of Materials

This is the third Benefits Administration Letter (BAL) in our series of 2007 Federal Benefits Open Season BALs. The first BAL ([07-401](#)) provided an introduction to the new focus of the Federal Benefits Open Season which incorporates the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. The second BAL ([07-402](#)) provided the ordering information for the Guide to Federal Benefits. This third BAL ([07-403](#)) provides instructions for the ordering and distribution of Open Season materials including program-specific materials. These materials will be available on our web site the week before Open Season begins.

This year's Federal Benefits Open Season will run from Monday, November 12 through Monday, December 10, 2007.

Guide to Federal Benefits (formerly the FEHB Guide)

The 2008 Guide will be available at www.opm.gov/insure/08/guides in early November and will contain important summary information and enrollment instructions on FSAFEDS, FEDVIP and FEHB. The Guide will also provide information on the plans participating in FEDVIP and FEHB including premium rates, benefits and availability. Guides can be downloaded and printed as needed which may be a better alternative if you need small quantities. The actual cost of items will vary, depending upon the various specifications and quantity. However, the most economical way of obtaining bulk quantities is to ride the Office of Personnel Management (OPM) printing requisition(s). See BAL [07-402](#) for additional information.

We encourage you and your employees to visit www.opm.gov/insure for additional information about these benefit programs including enrollment information, links to plan websites, and Frequently Asked Questions (FAQs). The website will be updated regularly with current information.

FSAFEDS

The following FSAFEDS materials will be available for Open Season:

Overview/Eligible Expense Brochure

This 8-1/2 x 11 inch full color brochure describes the program, how it works and how to enroll. It also provides an overview of the expenses eligible for reimbursement under the program.

Agencies participating in FSAFEDS must keep a supply of FSAFEDS brochures on hand for reference and for distribution to employees who decide to enroll. These brochures must be readily accessible to employees. Employees should be allowed to take copies home for review. If an employee enrolls, he/she should keep the brochure. Please note that only the officially approved brochure should be distributed to employees.

The FSAFEDS brochure will also be available in early November for downloading at www.FSAFEDS.com.

Program Video

This 12 minute video describes the program and how it works. It is available in a choice of three formats: CD-R, DVD and VHS formats.

Open Season Poster Set

This set of three 13x10 inch posters promote FSAFEDS awareness and the need to enroll during Open Season.

Ordering Materials

There is no charge for the FSAFEDS brochures, videos or posters. You can order these items by sending an email to fsafeds-hr@shps.com or by contacting bart.turney@shps.com or calling 1-502-267-3157. We want everyone to have these materials, but do ask that you coordinate within your agency. If you are from a field office and your headquarters office is ordering materials for you, please do not also order materials.

Information about the Program will also be available in the Guide to Federal Benefits and at www.FSAFEDS.com, including information on eligibility, eligible expenses, enrollment and enrollment types (Dependent Care FSA, Health Care FSA and Limited Expense Health Care FSA).

Enrollment

Employees must go to www.FSAFEDS.com to enroll in FSAFEDS. They cannot enroll through an agency self-service system such as Employee Express, EBIS, MyPay or Employee Personal Page.

Please note: Enrollment in FSAFEDS **does not** carry over from year to year. If employees want to participate in 2008, they **must** make a new election. We encourage you and your employees to check the 2008 FEDVIP and FEHB brochures to see how any benefit changes may affect out-of-pocket health care expenses. In addition, all Federal agencies at the headquarters and installation levels must let the visually impaired know that FSAFEDS information is available and accessible on our web site at www.opm.gov/insure/pretax/fsa/index.asp as well as at www.FSAFEDS.com. If you have any questions, please contact us at fsa@opm.gov

FEDVIP

The following FEDVIP materials will be available for Open Season:

Plan Brochures

The FEDVIP plan brochures are the statements of benefits, exclusions, and limitations. The FEDVIP plan brochures look similar to the FEHB plan brochures and follow a standard format for ease in comparison.

You must request FEDVIP plan brochures from each carrier listed in Attachment 1. Each FEDVIP plan will determine the number of brochures to send each agency based on the number of employees located at each agency. You should receive FEDVIP plan brochures by November 1, 2007. If you do not receive FEDVIP plan brochures by this date, please contact the carriers. Please refer to Attachment 1 for the list of carrier contacts for FEDVIP plan brochures.

You must keep a supply of brochures on hand for reference and for distribution to employees who decide to enroll or change plans. These brochures must be readily accessible to employees. Employees should be allowed to take copies home for review. If an employee enrolls or changes plans, he/she should keep the brochure for that plan. The employee should return other brochures to the personnel office. Please note that only the officially approved brochures should be distributed to employees.

All plan brochures will be available for downloading at www.opm.gov/insure/dentalvision. Please encourage your employees to use the website as their primary resource. The portable document format (PDF) brochures will be in the Adobe Acrobat 7.0 version.

Enrollment

FEDVIP enrollments automatically continue from year to year like FEHB enrollments. FEDVIP enrollments also continue when enrolled employees retire. Employees who wish to enroll or to change or cancel their enrollment in a FEDVIP plan must do so by visiting the BENEFEDS website at www.BENEFEDS.com or by calling BENEFEDS at 1-877-888-FEDS (1-877-888-3337), TTY 1-877-889-5680 during Open Season. Last year we allowed FEDVIP paper enrollment forms to be submitted because of unexpectedly high demands on the web site. The web site has been redesigned for ease of use and speed. Therefore, paper enrollment forms will not be used for FEDVIP this year, with very rare exceptions. If you have employees with absolutely no phone or Internet access during all of Open Season, please contact us at BENEFEDSPortal@opm.gov and we can make arrangements for enrollments.

Please Note: Employees cannot enroll or change their enrollment in a FEDVIP plan using the Standard Form (SF) 2809 (Health Benefits Election Form) or through an agency self-service system such as Employee Express, PostalEase, EBIS, MyPay or Employee Personal Page. However, those sites may provide a link to www.BENEFEDS.com.

Materials for the Visually Impaired

Audio cassettes of FEDVIP plan brochures are not available. However, all of the plan brochures will be available at www.opm.gov/insure/dentalvision and will be compliant with Section 508 requirements for materials for the visually impaired. All Federal agencies at the headquarters and installation levels must let the visually impaired know that FEDVIP information is available and accessible on our web site.

Any Questions?

Please call 1-866-639-3917 for information on FEDVIP plans and rates. This number will be available from October 3 through December 10, 2007. Please contact the individual plans for specific plan information such as covered services, exclusions or limitations. A listing of the plans and their contact information is available at www.opm.gov/insure/dentalvision/plancontact.asp. Also, to enroll during Open Season or if you have questions on how to enroll, please contact BENEFEDS at www.BENEFEDS.com or at 1-877-888-FEDS (1-877-888-3337), TTY 1-877-889-5680. If you have any other questions, please contact us at fedvip@opm.gov.

FEHB PROGRAM

The following FEHB materials will be available for Open Season:

Plan Brochures

The health plan brochures are the statements of benefits, exclusions and limitations.

Please encourage your employees (including those who are considering a plan change but have not yet decided) to use the electronic versions of the plan brochures that will be at www.opm.gov/insure/health. The PDF brochures will be in the Adobe Acrobat 7.0 version. Plan brochures will also be available and accessible for the visually impaired at the same web site. Please refer to page six of this BAL for more information on FEHB materials for the visually impaired.

We have attached a list of carrier contacts for ordering health plan brochures (Attachment 2) and contact information, including street addresses, for submitting enrollment forms (Attachment 3) to Carriers for the 2007 FEHB Open Season. The list includes high deductible health plans (HDHPs), consumer-driven health plans (CDHPs) as well as the traditional fee-for-service (FFS) plans, health maintenance organization (HMO) plans and HMO plans offering a point of service (POS) product.

Shipping and Packing

The plan brochures will be packaged in groups of 25 and boxed at up to 250 items per container.

How Do We Get FFS Plan Brochures?

FFS plans will ship a supply of their brochures to each of your designated distribution points. In addition, all plan brochures will be available at www.opm.gov/insure/health. FFS plans will get a distribution list that shows the quantity they are to ship to each distribution point (generally 15% of the eligible FEHB population).

How Do We Get HMO, CDHP, and HDHP Plan Brochures?

You must order these brochures directly from the plans (see Attachment 2). The personnel official designated for each agency installation must determine the number of employees eligible to enroll in each plan, i.e., the number of employees located in the plan's service area. The installation must then contact each plan in its area and provide the plan with the following:

- an estimated number of eligible employees (be sure to include Spouse Equity and Temporary Continuation of Coverage (TCC) enrollees in this estimate); and

- the address to which the plan should ship the brochures.

The plan will compute a quantity equal to 15% of the number of eligible employees and will send that number to each agency installation.

How Do We Get Brochures for Plans with a POS Product?

FFS plans with a POS product will ship a supply of their brochures to each of your designated distribution points. However, for HMO plans with a POS product, you must

order plan brochures directly from the plans as described above.

What Should We Do with the Brochures?

Each employee currently enrolled will receive a brochure directly from his/her plan. You must keep a supply of brochures on hand for reference and for distribution to employees who decide to enroll or change plans. These brochures must be readily accessible to employees. Employees should be allowed to take copies home for review. If an employee enrolls or changes health plans, he/she should keep the brochure for that plan. The employee should return other brochures to the personnel office. You must give your Spouse Equity and TCC enrollees the same access to brochures as employees. Tell your Spouse Equity and TCC enrollees how to obtain brochures and SF 2809 enrollment forms if they are interested in changing plans. The employing office maintaining the enrollment should tell the individual to call the plan at the telephone number listed in the Guide if they cannot fill a request for a brochure, (e.g., if the enrollee lives in an area not served by the plans for which the employing office has brochures).

Materials for the Visually Impaired

All Federal agencies at the headquarters and installation levels must take steps to seek out the visually impaired and let them know that the audio cassette tapes and our web site will be available. Each plan brochure will be available at www.opm.gov/insure/health as a PDF in Adobe Acrobat 7.0 version and will be compliant with Section 508 requirements for materials for the visually impaired. Please encourage your employees to visit www.opm.gov/insure/health.

2008 FFS plan audio cassette tapes for the visually impaired will be available. These will be tone-indexed cassette tapes of the brochures for the open FFS plans. To order audio cassette tapes for the visually impaired, please use the contact list below:

OPEN FFS PLAN CONTACTS FOR ORDERING AUDIO CASSETTE TAPES

Plan Code	Plan Name	Contact	Phone	Fax
47	APWU	Jennifer Simon	(410)424-1507	(410)424-1572
10 & 11	BCBS	Paula Spurway	(202)942-1274	(202)942-1263
31	GEHA	Bunny Kimbrough	(816)257-5500 ext. 5104	(816)257-3333
41, 45, 48	Mail Handlers	Gloria Gedrich	(301)517-2032	(301)517-2127
32	NALC	Cal Engle	(703)729-8101	(703)729-8109

Enrollment

SF 2809 (Health Benefits Election Form)

The following individuals may use the SF 2809 if they are eligible to enroll in or are currently enrolled in the FEHB Program:

- Employees, including temporary employees eligible under Title 5 United States Code (U.S.C.) 8906a;
- Annuitants (other than Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) annuitants), including individuals receiving monthly compensation from the Office of Workers' Compensation Programs (OWCP);
- Former spouses eligible under the Spouse Equity provisions of FEHB law or similar statutes; and
- Individuals eligible for temporary continuation of coverage (TCC), including:
 - Former employees (who separated from service);
 - Children who lose FEHB coverage; and
 - Former spouses who are not eligible under the Spouse Equity provisions of FEHB law.

SF 2809 Ordering Information

You may order the SF 2809 directly from the General Services Administration's (GSA) Federal Supply Service using the normal FEDSTRIP/MILSTRIP procedures. Ordering information is provided below:

<i>Form Number</i>	<i>Title of Form</i>	<i>National Stock No</i>	<i>Estimated Cost</i>
SF 2809	Health Benefits Election Form	7540-01-231-6227	\$29.19 per 100

The SF 2809 can also be accessed at www.opm.gov/insure/health. Employees can also enroll or change their enrollment in an FEHB plan through an agency self-service system such as Employee Express, PostalEase, EBIS, MyPay or Employee Personal Page. (If your employees have access to any of these agency self-service systems, please keep that in mind when deciding how many forms to order.)

FEHB Premiums

OPM announces FEHB premium changes each year in a news release. However, agency payroll offices must not use these rates to update their payroll systems. OPM's Center for Financial Services will issue a BAL giving the official enrollee withholding and Government contribution rates and other information relevant to payroll offices. The BAL will also provide agencies with information on obtaining a compact disc containing the 2008 FEHB rates.

Any Questions?

If you have any questions, please contact us at fehb@opm.gov.

CONCLUSION

We look forward to working with you in the upcoming 2007 Federal Benefits Open Season for enrollment for the 2008 Plan Year. Again, we encourage you and your employees to visit www.opm.gov/insure/health. Open Season materials will be available on our web site the week before Open Season begins.

Sincerely,

Howard Weizmann
Deputy Director

Enclosures