



*United States Office of Personnel Management  
The Federal Government's Human Resources Agency*

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## **Benefits Administration Letter**

**Number:** 21-402

**Date:** October 7, 2021

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### **Subject: 2021 Federal Benefits Open Season: Ordering and Distributing Materials and Conducting the Open Season**

This Benefits Administration Letter (BAL) is the second in our series of 2021 Federal Benefits Open Season BALs. This BAL (21-402) provides instructions for ordering and distributing Open Season materials including program-specific materials 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 also provides instructions on conducting the Federal Benefits Open Season.

**This year's Federal Benefits Open Season will run from Monday, November 8 through Monday, December 13, 2021.**

The following attachments provide information regarding your responsibilities for the upcoming Federal Benefits Open Season and assistance for your employees:

- **Attachment 1:** Inform Employees and Provide Information about the Federal Benefits Open Season
- **Attachment 2:** Process Enrollment Actions

### **Open Season Materials**

The following Open Season [resource materials](#) will be available to Benefits Officers on our website. You may also distribute the link to the materials to your employees.

- Open Season Flyer, Poster, and Banner
- FSAFEDS Program Flyer – explains how to enroll in FSAFEDS
- Federal Benefits FastFacts: The 2021 Federal Benefits Open Season is Coming! - provides a snapshot of basic information on Open Season
- Federal Benefits FastFacts: What to Consider During the Federal Benefits Open Season - provides a step-by-step process of what to consider during Open Season
- Federal Benefits Flyers - one-page summary of the Federal Benefits Programs
- Save Money On... Flyers - these flyers show how FSAFEDS, FEDVIP, and FEHB work together to save employees money
- Inform Employees and Provide Information about the Federal Benefits Open Season
- Process Enrollment Actions

In addition, information on [types of plans](#) available in the FEHB Program is on our website.

## **Brochures**

Please assist us in “going green” by encouraging your employees to access all [FEHB brochures](#) online.

All FEHB and FEDVIP brochures are available on the OPM website in a Section 508-compliant format. Individuals may download a PDF version of the brochure for printing, if desired.

Please be aware that the deadline has now passed to order print FEHB Fee-for-Service (FFS) health plan brochures. If you did not order a supply of FFS health plan brochures, you can access these brochures at [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures).

You can request print HMO plan brochures directly from the health plan contacts as described above.

You may obtain print FEDVIP brochures from the FEDVIP plans directly. You can also download the brochures and find FEDVIP plan contact information by going to [www.opm.gov/fedvip](http://www.opm.gov/fedvip) and selecting “Plan Information” on the left of the page.

You may obtain FSAFEDS marketing materials at [www.FSAFEDS.com](http://www.FSAFEDS.com).

## Plan Contacts

Plan contact information for items listed below are available on our website at [www.opm.gov/plancontacts](http://www.opm.gov/plancontacts).

- FEDVIP Plan Contacts for Requesting Brochures and Organizing Open Season Fairs
- FEHB Plan Contacts for Requesting HMO Brochures
- FEHB Plan Contacts Regarding Enrollment
- FEHB Plan Contacts for Ordering Materials for the Visually Impaired
- FEHB Plan Contacts for Organizing Open Season Fairs

## Health Fairs

Contact the individual FEHB Carriers to request their participation in health fairs (in-person or virtual) you may be hosting. Plan contacts for health fairs are available at [www.opm.gov/plancontacts](http://www.opm.gov/plancontacts).

## Public Use Files

The purpose of the OPM FEHB and FEDVIP Plan and Benefits Information (PBI) Public Use Files (PUFs) is to provide agencies with detailed information on FEHB and FEDVIP plans in Excel format, including information on rates and benefits. This data will be available for download in October. Please visit [www.opm.gov/puf](http://www.opm.gov/puf) to access the data files.

The PUFs are designed for agency system use. Please direct your employees to the [Plan Comparison Tool](#) or the [Plan Information](#) pages.

## Premiums

[FEHB](#) and [FEDVIP](#) premiums will be posted on our website in October.

For 2022 there are several FEHB choices where the enrollee share of premiums for the Self Plus One enrollment type will be higher than for the Self and Family enrollment type. Enrollees who wish to cover one eligible family member are free to 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 premium is less expensive, they may want to choose that enrollment type.

## **FSAFEDS**

### **Current Participants Must Re-Enroll to Participate in 2022**

Participants must re-enroll each year to continue participation. Enrollments do not carry forward from year to year.

### **New Eligible Expenses**

Over-the-counter drugs and medicine are now eligible for reimbursement without a prescription from a physician. Face masks and hand sanitizer (with 60%+ alcohol base) are now eligible expenses.

### **New Employees**

Employees have 60 days from the hire date to enroll but must enroll before October 1 or wait until the Federal Benefits Open Season.

### **Minimums and Maximums for the 2022 Benefit Period**

- The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account is \$2,750.
- The minimum election for all FSAFEDS accounts is \$100.
- The maximum annual election for a Dependent Care Flexible Spending Account is \$5,000 per household.

**Please Note:** Recent legislation allows carry over of all remaining funds in a participant's 2021 Health Care Flexible Spending Account (HCFSA) or Limited Expense Health Care Flexible Spending Account (LEX HCFSA) when they re-enroll in the same account(s) in 2022. For the 2022 Plan Year, the carryover and grace period are as follows:

### **\$550 Carryover for HCFSA and LEX HCFSA**

The maximum dollar amount of unspent 2022 funds that participants can carry into the following year (2023) is \$550. This applies only to HCFSA and LEX HCFSA and requires that a participant re-enroll in either account the following year.

### **Dependent Care Grace Period**

A grace period of 2.5 months is allowed only in DCFSA's. Participants in a DCFSA with funds remaining at the end of 2022 may use the funds to incur eligible expenses from January 1, 2023 to March 15, 2023.

### **Use or Lose**

Participants forfeit (lose) any amount above the carry over threshold (\$550) in their HCFSA or LEX HCFSA for which a claim is not incurred on or before December 31, 2022 and submitted no later than April 30, 2023. Participants

forfeit (lose) any unused balance in a DCFSA for which a claim is not incurred on or before March 15, 2023 and submitted no later than April 30, 2023.

For more information visit [www.FSAFEDS.com](http://www.FSAFEDS.com).

## **Additional Information**

If you are not already receiving the Benefits Info Listserv, please subscribe by sending an email to [BenefitsInfo@listserv.opm.gov](mailto:BenefitsInfo@listserv.opm.gov). In the body of the email, please indicate that you would like to be added to the listserv and include your first and last name.

If you have specific questions about the Federal Benefits Open Season, please contact your agency's benefits officer. If you do not know who the benefits officer is, please refer to <http://apps.opm.gov/abo> where you will find a list of agencies and their headquarters-level benefits officers.

We look forward to working with you in the upcoming 2021 Federal Benefits Open Season for enrollment for the 2022 plan year. As always, we encourage you and your employees to visit our website at [www.opm.gov/insure](http://www.opm.gov/insure).

Sincerely,

Laurie Bodenheimer  
Associate Director  
Healthcare and Insurance