



Benefits Administration Letter

Number: 17-401

Date: August 02, 2017

Subject: 2017 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2017 Federal Benefits Open Season Benefits Administration Letters (BAL) 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 provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 13, 2017 through Monday, December 11, 2017**. You are responsible for ensuring that your employees are aware of the dates of Open Season, how to make changes, and which changes they can make.

ENROLLMENT OPTIONS FOLLOWING THE TERMINATION OF A PLAN OR PLAN OPTION

Benefits Administration Letter [16-202](#); Federal Employees Health Benefits (FEHB) Program: Enrollment Options Following the Termination of a Plan or Plan Option Final Rule Published, clarifies the actions that employing agencies may take when an enrollee fails to make an enrollment election during the time period provided.

Employing agencies will automatically enroll individuals who do not make an enrollment election during the allotted time period into one of the following: in the event of a plan option termination, the lowest cost remaining plan option provided by the same carrier that is not a High Deductible Health Plan (HDHP); or, in the event of a plan termination, into the lowest cost nationwide plan available.

OPM will announce the lowest-cost nationwide plan during the Open Season rollout when rates for the following year are publically released.

SUMMARY OF BENEFITS AND COVERAGE - REMINDER

All FEHB plans will continue to provide information in their Open Season materials to their enrollees about where to find their Summary of Benefits and Coverage (SBC) on their website as

well as how to obtain a paper copy of the SBC. In addition, the SBC template and guidance has been updated for plan year 2018. The plans may also have their SBC available at health fairs.

The SBC will continue to have a disclaimer indicating that the plan brochure remains the official statement of benefits.

OPEN SEASON OPPORTUNITIES

During the annual Open Season, employees can take the actions listed below for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits (FEHB) Program.

- Enroll in a **Flexible Spending Account (FSA)** – a health care and/or dependent care account, under the FSAFEDS Program. Unlike with other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** automatically continue from year to year.
 - Carryover has been adopted for health care and limited expense health care FSAs. Participants that are enrolled in one of these FSAs in 2017 will be able to bring up to \$500 of unspent funds from 2017 into 2018. **Participants must re-enroll for the 2018 Benefit Period to be eligible for carryover.** There is not a grace period for these two accounts.
 - The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account is \$2600 for the 2018 Benefit Period.
 - The minimum election for the flexible spending accounts is \$100 for the 2018 Benefit Period.
 - The maximum annual election for a Dependent Care Flexible Spending Account is \$5000 per household for the 2018 Benefit Period. There is no carryover for this account, but there is a grace period.
- Enroll in, change, or cancel an existing enrollment in a **dental plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **vision plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **health plan** under the FEHB Program.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials to help employees consider and assess the various choices available to them as they make their Open Season benefits decisions. You are responsible for providing these educational materials to your employees. Please distribute these materials to employees and post them on your agency's intranet in mid-September.

1. Open Season Checklist – a list of items to help enrollees get ready for Open Season

2. Open Season Resources – a list of resources to help enrollees find specific benefits information
3. Frequently Questioned Services – a list of services that OPM often receives inquiries on as to how, or if, the items are covered under our benefit Programs
4. Circle ‘Round Your Benefits – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Please note that the 2017 Open Season information will be posted on our website, www.opm.gov/insure, by the first week in November.

UPCOMING BENEFITS ADMINISTRATION LETTERS

Through the BENEFITSINFO Listserv, you will receive BALs on the following topics in the upcoming months:

- **BAL 17-402 - 2017 Federal Benefits Open Season: Ordering and Distributing Materials** - We will inform you how to order and distribute Open Season materials including Program-specific materials. Anticipated Issue Date: Late August to Mid-September
- **BAL 17-403 - 2017 Federal Benefits Open Season: Conducting the Open Season** - We will provide you with information on counseling employees, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions. This BAL will include the *Federal Benefits FastFacts: The 2017 Federal Benefits Open Season is Coming!* and *Federal Benefits FastFacts: What to Consider During Open Season*. This BAL will also include Open Season flyers and banners as well as Insurance Benefits flyers and Save Money On flyers. Anticipated Issue Date: Mid-to-Late September
- **BAL 17-404 - 2017 Federal Benefits Open Season: Significant Events** - We will provide information on significant events affecting FSAFEDS and certain plans in FEDVIP and the FEHB Program which you must communicate to your employees. Upon the announcement of the 2018 premium rates, we will release this BAL. Anticipated Issue Date: Late September (if there are any subsequent changes, we will issue a follow-up BAL in October)

As in the past, we will dedicate the 400 series to the Open Season. You can find BALs at www.opm.gov/retirement-services/publications-forms/benefits-administration-letters.

WHERE TO GO FOR MORE INFORMATION

Visit our website at www.opm.gov/insure to learn more about these Programs. We will post FEHB and FEDVIP premium rates for 2018 in early October. You will find specific Federal Benefits Open Season information on this website by the first week in November.

If you have specific questions, please contact your agency's benefits officer. If you do not know who this person is, please go to <http://apps.opm.gov/abo> where you will find a list of agencies and their Headquarters Benefits Officers.

Sincerely,

Alan P. Spielman
Director
Healthcare and Insurance