



Benefits Administration Letter

Number: 04-406

Date: October 27, 2004

**Subject: 2004 Federal Employees Health Benefits (FEHB) Program Open Season:
Ordering and Distribution of Material**

OVERVIEW

Open Season Materials

Attached is a list of carrier contacts for ordering health plan brochures and a list of carrier addresses for sending enrollment forms for the 2004 FEHB Open Season. Each list includes names, phone and fax numbers and email addresses for each plan.

The prepaid plan list includes health maintenance organization (HMO) plans; plans offering a point of service (POS) product (other than managed fee-for-service plans); and consumer-driven and high deductible health plans (HDHP). We've also included a list of the open fee-for-service plans. This list includes names, phone and fax numbers and should be used when ordering plan cassette tapes for the visually impaired employees.

The following materials will be available during the 2004 open season:

- **Plan brochures.** These brochures are the statements of benefits, exclusions, and limitations.
- **Materials for the visually impaired.**
- **Revised SF 2809** (Health Benefits Election Form) – See BAL 04-405 for instructions on the revised form.
- **FEHB Guides** (see **BAL 04-401**)

PLAN BROCHURES

All Plan brochures are available for downloading from the FEHB web site: www.opm.gov/insure. Please encourage your employees to use the web site as their primary

resource.

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 Fee-for-Service Plan Brochures?

Fee-for-service plans will ship a supply of their brochures to each of your designated distribution points. In addition, all plan brochures will be on the 2004 FEHB Open Season web site at www.opm.gov/insure/health. Fee-for-service 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 Health Maintenance Organization (HMO), Consumer-Driven and High Deductible Health Plan Brochures?

You must order these brochures directly from the plans (see attached list). The personnel official designated for each agency installation must determine the number of employees working at or serviced by the installation that are 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 estimate number of eligible employees. (Be sure to include Spouse Equity and Temporary Continuation of Coverage (TCC) enrollees in this estimate).
- 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. We encourage you to ask your employees who are considering a change but have not yet decided to use the electronic versions of the plan brochures that are on the FEHB Open Season web site at www.opm.gov/insure/health. Plan brochures are also accessible to the visually impaired at the same web site.

How Do We Get Brochures for Plans with a Point of Service Product?

Fee-for-service plans with a point of service product will ship a supply of their brochures to each of your designated distribution points.

For HMOs with a point of service product, you must order plan brochures directly from the plans as described above.

What Should We Do With Them?

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.

Maintain close control over issuing plan brochures. 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 FEHB 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).

MATERIAL FOR THE VISUALLY IMPAIRED

What Is Available?

- **2005 fee-for-service plan cassette tapes for visually impaired employees.** These are tone-indexed cassette tapes of the brochures for the open fee-for-service plans. Each plan brochure is available on the FEHB web site in electronic formats suitable for the visually impaired.

Agency Responsibilities

All Federal agencies at the headquarters and installation levels must take steps to seek out visually impaired employees and to let them know that the cassette tapes and the FEHB web site are available. **All of the information in each health plan brochure is also available in electronic formats accessible to the visually impaired on the web site. Please encourage your employees to visit the web site at www.opm.gov/insure.**

PREMIUMS

OPM announces premium changes each year in a news release. Agency payroll offices, however, must not use these rates to update their payroll systems. OPM's Center for Financial Services will issue a Benefits Administration Letter (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 PC-compatible floppy disk containing the 2005 FEHB rates.

We encourage you and your employees to visit the web site at www.opm.gov/insure. The web site will be updated regularly with current information including new plan terminations and more.

Sincerely,

Frank D. Titus
Assistant Director
For Insurance Services

Attachments

**OPEN FEE-FOR-SERVICE PLAN CONTACTS
FOR ORDERING AUDIO CASSETTE TAPES**

<u>PLAN</u>	<u>CONTACT</u>	<u>PHONE</u>	<u>FAX</u>
APWU	Ken Perlberg	(301) 622-5731	(301) 622-5712
BCBS	Paula Spurway	(202) 942-1274	(202) 942-1263
GEHA	Lisa McDonald	(816) 257-3334	(816) 257-3333
Mail Handlers	Gloria Gedrich	(301) 517-2032	(301) 517-2127
NALC	Cal Engle	(703) 729-8101	(703) 729-8109
PBP Health Plan	Brenda Tanner	(703) 548-5922	(703) 836-8937