



## ***Benefits Administration Letter***

**Number:** 13-405

**Date:** September 26, 2013

### **Subject: 2013 Federal Benefits Open Season: FEDVIP and FEHB Program Significant Plan Changes**

This Benefits Administration Letter (BAL) is the fifth in our series of 2013 Federal Benefits Open Season BALs for the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. This BAL provides information on significant plan changes for FEDVIP and the FEHB Program for 2014. There are no significant plan changes for FSAFEDS.

This year's Federal Benefits Open Season will run from Monday, November 11 through Monday, December 9, 2013.

#### **FEDVIP**

New for 2014 – There are three new dental plans and one new vision plan in FEDVIP! There are a total of ten dental plans and four vision plans for employees to review during the upcoming Open Season. Please refer to the **first attachment** for the list of the new 2014 FEDVIP plans.

**TIP:** Distribute the attached list of the new 2014 FEDVIP plans to all employees so they will know that they have more 2014 FEDVIP choices during the upcoming Open Season.

#### **FEHB Program**

The remainder of this letter provides important information on the significant changes affecting certain plans in the FEHB Program for the upcoming Open Season. The **second attachment** to this BAL identifies the FEHB plans and their corresponding significant changes. Some of these events will require action on the part of agencies and enrollees.

Please note there are plans leaving the FEHB Program at the end of 2013 or reducing their service areas. Since employees in these terminating plans and service area reductions **must** enroll in a new plan during Open Season if they wish to continue health insurance coverage in 2014, we ask you to distribute this list throughout your agencies. It is your responsibility to monitor employees who are covered by these terminating plans or service area reductions and follow up with those who have not submitted an enrollment change before the end of Open Season.

**TIP:** Distribute the attached list of significant FEHB plan changes to all employees so they can check to see if their plan or service area will continue to participate in the FEHB Program in 2014.

### **Table 1: Plans Leaving the FEHB Program**

### **Table 2: Plans Reducing Their Service Areas and Terminating Enrollment Codes**

#### **What Must Employees Do?**

- Employees in terminating plans (**Table 1**) or service area reductions with terminating enrollment codes (**Table 2**) **must** enroll in a new health plan during Open Season if they want coverage. If they do not enroll in a new plan, they will not have FEHB coverage in 2014.
- **New Coverage:** Coverage under an enrollee's new health plan will be effective the first day of the pay period beginning on or after January 1, 2014; **for most employees this will be Sunday, January 12, 2014.** Enrollees will remain covered and receive the 2013 benefits of the old plan until coverage under the new plan becomes effective.

#### **What Must You Do?**

- You must notify employees enrolled in the plans listed in **Tables 1 and 2** to select new plans. Advise your employees if they do not choose new plans, they will not have FEHB coverage in 2014.
- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of the **third attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in these plans and remind them to select new plans.
- **Belated changes:** Some employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in terminating plans or plans with service area reductions and terminating enrollment codes.

#### **What Will Health Plans Do?**

**Plan Notification:** The plans in **Tables 1 and 2** have been instructed to notify enrollees of the need to select new plans for 2014; however, because some plans' enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

### **Table 3: Plan Reducing its Service Area Without Terminating Enrollment Codes**

#### **What Must Employees Do?**

Employees in the service area being terminated should elect a new health plan for 2014; however, employees who do not choose a new health plan will only have emergency services where they live and will have to travel to their plan's remaining service area to receive full benefits.

#### **What Must You Do?**

- You must notify employees enrolled in the plan listed in **Table 3** to select a new plan. Advise your employees if they do not choose a new plan, they will only have emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2014.

- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of the **third attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in this plan and remind them to select a new plan.
- **Belated changes:** Some employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in the plan reducing its service area.

### **What Will Health Plans Do?**

**Plan Notification:** The plan in **Table 3** has been instructed to notify enrollees that their service area is being terminated. If enrollees do not choose another health plan, the enrollees will have to travel to their plan's remaining service area to receive full benefits in 2014. However, because a plan's enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

### **Table 4: Enrollment Code Mergers**

#### **What Must You Do?**

Your payroll offices must automatically move enrollees into their plan's surviving code unless the enrollees select another health plan during Open Season.

### **Table 5: Terminating Enrollment Codes Due to Contract Merger Resulting in New Enrollment Codes**

#### **What Must You Do?**

Your payroll offices must automatically move enrollees into their plan's new 2014 codes unless the enrollees select another health plan during Open Season.

### **Table 6: Plan Name Change**

### **Table 7: New Plans Entering the FEHB Program**

### **Table 8: Plans Adding New Options and Enrollment Codes**

### **Table 9: Service Area Expansions with New Enrollment Codes**

### **Table 10: Service Area Expansions without New Enrollment Codes**

#### **What Must You Do?**

You must include the new plans, the plans with new options, and the plans with expanded service areas (**Tables 7-10**) when you count the number of eligible employees and place your order for brochures.

## **Conclusion**

Again, this year's Federal Benefits Open Season will run from Monday, November 11 through Monday, December 9, 2013.

We encourage you and your employees to visit our website at [www.opm.gov/openseason](http://www.opm.gov/openseason) for the most up-to-date information. Please note that 2014 Plan information will be posted on our website by the first week of November.

We look forward to working with you to ensure Federal employees have a successful Open Season.

Sincerely,

John O'Brien  
Director  
Healthcare and Insurance

Attachments