



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

Benefits Administration Letter

Number: 21-401

Date: September 2, 2021

Subject: 2021 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2021 Federal Benefits Open Season Benefits Administration Letters (BALs) 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 8, 2021 through Monday, December 13, 2021**.

As a reminder, the Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long-Term Care Insurance Program (FLTCIP) **do not** participate in the annual Federal Benefits Open Season.

COVID-19 Impact on Open Season

The 2021 Federal Benefits Open Season will take place as scheduled. The effective dates of Open Season enrollment actions will not be delayed due to COVID-19. 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. We recognize that this may be another challenging Open Season and appreciate your efforts to ensure you are prepared to administer Open Season, including timely processing of enrollments and enrollment changes.

We strongly encourage you to be creative regarding how you share information with employees. This may include information on your email signature line, lunch and learn sessions, and social media.

Employees find Open Season fairs a valuable resource for getting Open Season information. Due to COVID-19, we strongly encourage you to assess

how in-person benefit fairs will be impacted. Consider other ways to provide information to employees such as virtual events, webcasts, or webinars. Many health plans host virtual events to provide information about Open Season to their enrollees and others. You may contact health plans for ideas and suggestions on providing information. Health plan contact information is available on our website at www.opm.gov/plancontacts.

FSAFEDS

Recent legislation allows carry over of all remaining funds in a participant's Plan Year 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 Plan Year 2022. Additional information on FSAFEDS will be available in BAL 21-402 Ordering and Distributing Materials and Conducting the Open Season.

Open Season Opportunities

During the annual Open Season, eligible employees can enroll, change plans or plan options, change enrollment type, or cancel their enrollment for FEDVIP and the FEHB Program. Employees can also re-enroll or newly enroll in FSAFEDS.

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. Sample Email to Employees (Attachment 1) – a sample email to inform employees about the upcoming Federal Benefits Open Season
2. Circle 'Round Your Benefits (Attachment 2) – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Additional resources can be found at www.opm.gov/openseason.

Upcoming Benefits Administration Letters

You will receive BALs on the following topics in the upcoming months:

BAL 21-402 - 2021 Federal Benefits Open Season: Ordering and Distributing Materials and Conducting the Open Season - We will inform you how to order and distribute Open Season materials including Program-specific materials. Materials will be posted on our website at www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season. We will provide you with information on employee counseling, annuitant inquiries, carrier contacts, Open Season actions, effective dates, and agency actions.

BAL 21-403 – 2021 Federal Benefits Open Season: Significant Plan Changes - 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. This BAL also provides instructions on the actions that employing agencies must take in certain situations, such as when an FEHB enrollee in a terminating plan or plan option fails to change plans during Open Season. We will release this BAL following the announcement of the 2022 premium rates. (If there are any subsequent changes, we will issue a follow-up BAL)

[You can find posted BALs on our website here.](#)

Timeline of Open Season Events

What	When
BAL 21-402: Ordering and Distributing Materials and Conducting the Open Season	Anticipated Issue Date: Early- Mid September
2022 rates announced and posted on OPM website	Late September
BAL 21-403 Significant Plan Changes	Anticipated Issue Date: Early-to Mid-October
Open Season information posted on OPM website	Early November
Open Season	November 8 - December 13, 2021

Where to Go for More Information

Visit our website at www.opm.gov/insure to learn more about these Programs. You will find specific Federal Benefits Open Season information on www.opm.gov/openseason 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,

Laurie E. Bodenheimer
Associate Director
Healthcare and Insurance