

# Sign up by



## Federal Benefits Open Season

November 9 – December 14, 2020

## Federal Benefits *FastFacts*

### What is Open Season?

The 2020 Federal Benefits Open Season is coming! This is the time for you to think about your health, dental, vision, and tax-saving needs and to enroll or change your enrollment in any of the following programs:

- [Federal Employees Health Benefits \(FEHB\) Program](#)
- [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- [Federal Flexible Spending Account Program \(FSAFEDS\)](#)

During Open Season, you can make elections you usually can't make any other time of the year.

All health or dental or vision plans are not alike. Open Season is about exercising your right of choice. By considering your health plan choices in advance, you'll have access to health care services and supplies you need, with a premium you can afford.

Dental and/or vision coverage can fill in the gaps of any coverage you currently have or pay for services you currently don't get. A flexible spending account can help lower your taxable income.

If you are already enrolled in FEHB and FEDVIP, those enrollments will continue automatically, although benefits and premiums may change. Be sure to check that your plan is still participating.

Any changes you make to your enrollment will be in effect until the next Open Season, unless you experience a qualifying life event, like the birth of a child.

Your enrollment in FSAFEDS does not automatically renew. If you want to participate, you must re-enroll for 2021.

### Things to Consider.

#### FEHB:

- There are many choices under FEHB to meet your needs.
- You must be covered by FEHB for the 5 years of service immediately before retiring to continue coverage into retirement.
- There are no waiting periods and no pre-existing condition limitations under FEHB, even if you change plans.
- If you are eligible for FEHB, you may enroll in FSAFEDS and/or FEDVIP whether or not you are already enrolled in FEHB.

---

Open Season runs from November 9 through December 14, 2020.

You can find 2021 plan information on our website by the first week in November.

## **FEDVIP:**

- Your coverage will continue into retirement automatically, without a 5-year enrollment requirement, if you retire on an immediate annuity.
- Participating dental and vision providers may be different from your health plan providers.
- You can only cancel your coverage during Open Season or deployment to active military duty.
- FEDVIP pays benefits secondary to your FEHB insurance.

## **FSAFEDS:**

- There are 3 accounts from which to choose: a dependent care account, a health care account, and a limited expense health care account.
- Participating lowers your taxable income
- You can be reimbursed for your FEDVIP and FEHB expenses, including copays and deductibles.
- Not open to retirees

## **Where to Find 2021 Rates.**

[2021 FEHB Rates](#)

[2021 FEDVIP Dental Rates](#)

[2021 FEDVIP Vision Rates](#)

For FSAFEDS, you pay nothing. [See how much you may contribute.](#)

## **For More Information on Plan Choices.**

Visit FEHB for an [overview](#) and for [reference materials](#), or check out the 2021 plan brochures.

Visit FEDVIP for an [overview](#) and for [reference materials](#), or check out the 2021 plan brochures.

[Visit FSAFEDS](#), or call 1-877-FSAFEDS (372-3337), or check out the FSAFEDS program brochure.

## **To Make an Open Season Election.**

For FEHB: Employees may use the Health Benefits Election Form (SF 2809) or use an online self-service system. Your agency's human resources office can help you.

For dental or vision under FEDVIP: [visit the BENEFEDS website](#) or call 1-877-888-3337 or TTY 1-877-889-5680.

---

Open Season runs from November 9 through December 14, 2020.

You can find 2021 plan information on our website by the first week in November.

For flexible spending accounts under FSAFEDS (employees only): [visit the FSAFEDS website](#) or call 1-877-FSAFEDS (372-3337) or TTY 1-866-353-8058.

Retirees may visit [Open Season Online](#) or call Open Season Express at 1-800-332-9798, TTY 1-855-887-4957.

## **For Additional Information.**

Visit the [Open Season website](#), find us on [Facebook](#) and [Twitter](#), or contact your Human Resources office.

---

**Open Season runs from November 9 through December 14, 2020.**

**You can find 2021 plan information on our website by the first week in November.**