

Civilian Benefits Guide to the 2020 Federal Benefits Open Season

**Department of the Navy
Civilian Benefits Center**

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Federal Employees Health Benefits

References

- A. Open Season information is available at:
https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx
- B. Access GRB Platform (formerly EBIS) at:
<https://www.civilianbenefits.hroc.navy.mil/>

Highlights

- The Federal Benefits Open Season runs Monday, 9 November 2020 to Monday, 14 December 2020.
- You should read the health insurance plan brochure for your current Federal Employees Health Benefits (FEHB) enrollment and be familiar with the changes in benefits, providers, and premiums for 2021.
- All FEHB plans are eligible employer-sponsored plans under the Affordable Care Act (ACA) and meet minimum essential coverage requirements.
- No action is required if you elect to continue your current FEHB enrollment/ Premium Conversion, if your plan is participating in 2021.
- If you want to enroll in FEHB or change/cancel your current FEHB enrollment, you must make an election using GRB Platform or by calling the Benefits Line at 888-320-2917. You can access GRB Platform at <https://www.civilianbenefits.hroc.navy.mil/>. When prompted, select your email certificate. You must use a government computer; and have a “.mil, .edu or .gov” email address and a Department of Defense Common Access Card.
- The FEHB Open Season elections are effective 3 January 2021, with premiums reflected on the 22 January 2021 pay date.
- During Open Season, you can also waive your participation in FEHB-Premium Conversion. When participating in Premium Conversion, you do not have the flexibility to cancel or change your enrollment at any time, to receive tax free premiums.
- If you are enrolled in a Self and Family plan and have no eligible family members or only one eligible family member, you can change to a Self Only or Self Plus One plan during the Open Season. This is not automatic. You must elect to change your plan. You will need to check the cost of the plans as some Self Plus One plans cost more than a Self and Family plan.
- If you are retiring before 3 January 2021, you must submit a paper SF 2809 with your retirement application to submit a change or election to your benefits; you cannot make your Open Season election using GRB Platform.



Program Overview

The FEHB Program provides comprehensive health insurance to eligible employees. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven health plans, or high deductible health plans. Information about plan types is available at <http://www.opm.gov/insure/health/planinfo/types.asp>.

Premiums. Information about FEHB premiums for 2021 is available at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>.

The Office of Personnel Management OPM Plan Comparison Tool. For the 2020 Open Season, you can use the OPM Plan Comparison Tool for assistance with selecting a plan for 2021. The FEHB plan comparison tool is available at www.opm.gov/fehbcompare.

Plan Brochures. We recommend you not rely solely on the plan comparison tools when choosing a health plan. Review the brochures of plans you are considering to enroll in. Individual plan brochures are available at www.opm.gov/FEHBbrochures.

If you have specific benefits questions that are not answered by the individual plan brochure, you may contact the health insurance carrier.

Health Fairs. Due to the current COVID-19 restrictions and health concerns, activities have been unable to plan and host on-site health fairs this year. Current information and a list of virtual health fairs are located on the portal page at: https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx

Self Plus One Enrollment Type. Since the implementation of a Self Plus One Enrollment on January 1, 2016, employees have the option to enroll or change enrollment from a Self and Family Enrollment to a Self Plus One Enrollment. The Self Plus One will cover you and one eligible family member. If you are currently enrolled in Self and Family with only one covered eligible family member, you may want to make an enrollment change during the Open Season or in conjunction with a Qualifying Life Event. It may be possible to save money; however, it is recommended that you review the rates in both the plan you currently have and other FEHB plans that are available to you. Premiums are available at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>.

FEHB Significant Changes. There are plans leaving the FEHB Program or reducing their service areas and terminating their enrollment codes at the end of 2020. Employees who are covered in these terminating plans or reduced service areas must enroll in a new plan during the Open Season. Employees who lose coverage and do not enroll in another FEHB plan during the Open Season will be enrolled in the GEHA Indemnity Benefit Plan - Elevate option (the lowest-cost nationwide plan option for 2021 as determined by OPM). Additional information for terminating plans or reduced service areas is available at: <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Benefits%20Open%20Season/Attachment%202020FEHB%20Significant%20Plan%20Changes.pdf>

Affordable Coverage Act (ACA). The penalty for not having insurance was eliminated in tax year 2020.



Summary of Benefits and Coverage. OPM provides a summary document that details information about health plan benefits and coverage. The summary document is available at www.opm.gov/healthcare-insurance/healthcare/plan-information/summary-of-benefits. Ensure you are reviewing the 2021 plans when they are posted on the OPM website.

Membership Dues on Union sponsored plans. Plans sponsored by unions and other employee organizations may have special membership requirements and dues that are described in the individual plan brochures. The dues are in addition to the biweekly premiums. If you enroll in a plan with special membership requirements and do not pay the dues, your FEHB enrollment will be terminated. Mail Handlers Benefit Plan and National Association of Letter Carriers (NALC) are two of the plans that require annual membership dues.

High Deductible Health Plans (HDHP). When you enroll in a HDHP, the health plan will ask questions to determine if you are eligible for a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA). If you are eligible for an HSA, the plan credits a portion of the health plan premium into your account each month. If you are enrolled in Medicare, you are not eligible for a HSA. The Plan will provide an HRA instead. If you are provided an HRA, the plan will credit you a set amount at the beginning of the year. Additional information on HDHPs is available on the OPM webpage at: www.opm.gov/hsa.

HDHP and Health Savings Account (HSA). If you enroll in a HDHP and the plan determines you are eligible for a HSA, you can make a pre-tax allotment to an HSA through your payroll account on MyPay at: <https://mypay.dfas.mil>. This is not an enrollment for Flexible Spending Account (FSA). You cannot participate in HSA if you are enrolled in other general medical insurance, an FSAFEDS Health Care Account or Medicare. The HSA allotment election will continue until the employee changes or stops the allotment election on MyPay. You can contribute to your HSA up to the IRS maximum amount. You choose whether to use your HSA funds to pay for your qualified medical expenses under your deductible or to leave in the account to continue to draw interest tax-free. Even if you change plans, the HSA is yours to keep. Withdrawals from an HSA are not taxed as long as they are used to pay for qualified medical expenses.

HDHP and Health Reimbursement Arrangement (HRA). If you select a HSA-qualified high deductible health plan (HDHP) and you are not eligible for a HSA, you will be given a HRA. This is not a bank account, but a virtual fund that receives the premium pass through credits from your health plan. The premium pass through credits are the same as the HSAs in the same plan. Most health plans credit the funds to the HRA on an annual basis in January. Funds in your account will help pay your qualified medical expenses, including Medicare premiums or other qualified medical expenses not covered by your health. Credits do not earn interest. Credits in a HRA are forfeited if you switch health plans, or if you leave federal government other than to retire. Your HRA is administered by the health plan.

Pre-Tax Premiums. Premiums for health insurance are automatically withheld before federal taxes (and, in most cases, state and local taxes) are calculated so gross income for tax purposes is reduced. This is called FEHB Premium Conversion (FEHB-PC). When you are participating in premium conversion, your health insurance premiums are not taxed. If you are participating in FEHB-PC, this will show in the remarks section of your biweekly Leave and Earnings Statement (LES).



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Potential reasons for waiving participation in FEHB-PC:

1. The flexibility of decreasing your coverage, which includes canceling your health insurance enrollment or changing to a Self only or Self Plus One enrollment from a Family enrollment at any time. If you are participating in premium conversion, the Internal Revenue Service (IRS) rules only allow you to decrease or cancel coverage within 60 days of a Qualifying Life Event (QLE), such as divorce, death or child turning age 26, or during the annual open season. If you do not elect to decrease your coverage within the 60 days of a QLE, you will be required to wait until the annual Open Season to decrease your coverage.
2. Reduces the earnings reported to the Social Security Administration, which will result in a lower Social Security benefit upon retirement.
3. The ability to deduct health insurance premiums as a medical deduction on your income tax return

Additional information about FEHB-PC is available at
<http://www.opm.gov/insure/health/reference/premconversion/index.asp>.

Eligible Family Members. Family members eligible for coverage under a self and family enrollment are:

1. Your spouse.
 - You may include a common law marriage spouse if you document that a common law marriage exists. To include a common law marriage spouse, read [CBC 12890-5](#), Information About Documentation of Common Law Marriages on line at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC Local Forms/CBC 12890-05 Information About Documentation of Common Law Marriages.pdf> and complete [CBC 12890-39](#), Affidavit of Common Law Marriage form on line at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC Local Forms/CBC 12890-39 Affidavit of Common Law Marriage.pdf>. Mail it to the address indicated on the form.
 - You cannot include a former spouse as a family member under your health insurance enrollment once you are divorced, even if the divorce decree specifies that you provide health insurance coverage for your former spouse. A former spouse can elect FEHB coverage under the provisions of Temporary Continuation of Coverage and/or the Spouse Equity Act.
2. Children younger than age 26 including:
 - A child born within marriage.
 - An adopted child.
 - A stepchild. (Excluding children of domestic partners. Because all states now allow same-sex couples to marry, stepchildren of same-sex domestic partner are no longer eligible for FEHB enrollment. Couples must be married in order to cover stepchildren.)
 - A recognized natural child.
 - A foster child who lives with you in a regular parent-child relationship. To include a foster child as a family member, you must complete a [CBC 12800-50, Foster Child Certification](#)



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available on line at https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC_Local_Forms/CBC_12800-50_Foster_Child_Certification.pdf and mail it to the address on the form.

3. Children age 26 or older who are incapable of self-support because of a mental or physical disability that existed before age 26 and is expected to continue for at least 1 year. To continue coverage for a child older than age 26, your child's physician must complete a [CBC 12890-6 Certification for Child Incapable of Self Support](https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC%20Local%20Forms/CBC%2012890-06%20Certification%20for%20Child%20Incapable%20Self%20Support.pdf) available on line at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC%20Local%20Forms/CBC%2012890-06%20Certification%20for%20Child%20Incapable%20Self%20Support.pdf> and mail it to the address on the form. The CBC will review the documentation, approve/disapprove the request, and notify the health insurance carrier whether the child is eligible to continue coverage.

Enrollment Change from Self and Family. A Self and Family enrollment does not automatically change to a Self Only enrollment when you no longer have family members (a spouse or children under age 26) eligible for coverage. A Self and Family enrollment does not automatically change to a Self Plus One enrollment when you only have 1 eligible family member. If the last digit of your enrollment code is 2 or 5, you are enrolled in a Self and Family plan (Examples: 105, 112, 315, 342, 455, LP5, etc.). If the last digit of your enrollment code is 3 or 6, (Examples: 106, 113, 313, 316, 343, 456, LP6, etc.) you are enrolled in a Self Plus One plan. If you are enrolled in a Self and Family or Self Plus One plan and have no eligible family members, you can change to a Self Only plan during Open Season. Carriers and agencies will not initiate enrollment on behalf of employees. Elections must be completed through GRB or calling the Benefits Line.

FEHB Coverage When a Married Couple are Both Federal Employees. It is not unusual for a married couple to both be federal employees and eligible for FEHB coverage. The employees have a few options if they want to enroll in FEHB:

- One employee can enroll in a Self and Family plan and the other employee (and any children) will be covered under the enrollment, or each employee can enroll in a Self Only plan; however, any children will not be covered under FEHB. An enrollee may cover a child under Self Plus One enrollment if their spouse who is also a Federal employee carries Self Only coverage.
- Two Federal spouses can each have a Self Plus One plan if each one has a different dependent listed on his or her Self Plus One plan.

If two federal employees divorce, each can have a Self and Family enrollment but the children are entitled to receive benefits under only one enrollment. Generally, when divorce occurs, one parent will enroll in Self Only coverage and the other parent will enroll in Self and Family coverage to provide benefits for the children. If there is a reason for both parents to enroll in Self and Family coverage (i.e., both parents have remarried and need Self and Family enrollments to cover their new spouses and stepchildren), each enrollee must notify his or her insurance carrier of the name(s) of the child(ren) to be covered under his/her enrollment to prevent a child from receiving dual coverage under FEHB (which is prohibited by Federal law).

Continuing FEHB into Retirement. You are eligible to continue your FEHB enrollment when you retire and if you meet all of the following requirements:



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1. You are entitled to retire on an immediate annuity under a retirement system for federal civilian employees.
2. You have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).
The 5-year period can include the time you are covered as a family member under another person's FEHB enrollment or the time you are covered under TRICARE.
3. You are enrolled in an FEHB plan on the date of retirement.

The cost of your health insurance after you retire is the same as the cost for an active Federal employee, except your premiums are paid monthly rather than biweekly. Premiums are withheld on an after-tax basis (you are not eligible to participate in an FEHB-PC after you retire unless you are a reemployed annuitant and health insurance premiums are withheld from your salary).

If you cancel your FEHB enrollment during Open Season, it may affect your ability to meet the 5-year requirement for continuing FEHB coverage into retirement.

Action Required During Open Season

Be familiar with plan benefits for 2021. Review the plan brochure for your current FEHB enrollment and be familiar with the changes in benefits, providers, and premiums for 2021. FEHB plan brochures describe the services and supplies covered by each plan, as well as the level of coverage. Review the brochures carefully so that you fully understand the scope of coverage for a plan you are considering. You can get plan brochures from the health plans, or on the OPM website. Don't be left without the health care services or supplies you need or with a premium you cannot afford.

If you want to continue your current FEHB enrollment and FEHB-PC election. No action is required.

To enroll in FEHB, make a change to your current FEHB enrollment, or cancel your enrollment, access GRB Platform at <https://www.civilianbenefits.hroc.navy.mil/>. When prompted, select your email certificate. You must use a government computer; and have a ".mil, .edu or .gov" email address and a Department of Defense Common Access Card. You cannot use a paper SF 2809, Health Benefits Election Form to make an FEHB election.

If you are retiring before 3 January 2021 and you want to change your current FEHB enrollment, complete a paper SF 2809, Health Benefits Election form, and include it with your retirement package. The completed SF-2809 will be mailed to OPM with your retirement package for processing. The SF 2809 is available online at www.opm.gov/forms/pdf_fill/sf2809.pdf, or call the Benefits Line to request SF-2809 be mailed to you. **Do not make your FEHB change using GRB Platform** since you will not be employed by the Department of the Navy on the effective date of the Open Season change.

If you want FEHB premiums withheld after taxes (opting out of FEHB-PC), you must complete CBC 12890-10 FEHB Program Premium Conversion Waiver/Election and send it to Civilian



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Benefits Center office as indicated on the form. The form must be received at the Civilian Benefits Center by 14 December 2020. The CBC 12890-10 is available online at:

<https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC%20Local%20Forms/CBC%2012890-10%20FEHB%20Premium%20Conversion%20Waiver-Election.pdf#search=premium%20conversion> or you may call the Benefits Line to request a copy.

Update Your Correspondence Address. To ensure adequate communication between agencies and employees, it is important that your correspondence address is up to date. Please notify agencies when there is a change of address to avoid returned mail. To update your correspondence address, follow these three steps.

Step 1. Notify the Payroll Office

Department of the Navy employees are paid by the Defense Finance and Accounting Service (DFAS). You should update your mailing address in the DFAS myPay website even if you receive your pay documents (Leave and Earnings Statement and W-2, Wage and Tax Statement) electronically. When you update your address in myPay, it is also updated in the electronic personnel record system and the Thrift Savings Plan (TSP) system.

To update your address in myPay:

- Go to the myPay website at <https://mypay.dfas.mil/mypay.aspx> and login to your account.
- Under “Pay Changes” select “Correspondence Address” and make changes as appropriate.

Step 2. Notify Your Health Insurance Carrier

If you change your correspondence address after you are enrolled in a health insurance plan, you will need to submit a separate change of address to your health insurance carrier. Some health insurance carriers, such as Blue Cross Blue Shield, allow you to make an address change electronically on their website. You should contact your health insurance carrier for specific procedures.

Step 3. Notify Your Employing Activity

To update your address for recall purposes, contact your employing activity administrative department and supervisor.

Ensure Your Email Address Is Current. Whenever you have a change in your government email address, update your email in MyBiz:

- Go to the Defense Civilian Personnel Data System (DCPDS) website at <https://compo.dcpds.cpmc.osd.mil> and login to your account. If this is your first time accessing your account, you will be required to complete a simple registration.
- At the MyBiz home page, select “Update Contact Information” on the left side under “Key Services”.
- Use the drop down menu ensure “Work Email” is selected and click “Update”.
- Enter/correct your work email address and select “Add/Update” to confirm changes.



After the Open Season

Identification Cards. During Open Season, enrollment changes are sent to the health insurance carriers on a weekly basis. You may receive your identification card for your new health insurance enrollment soon after you make your election, but you cannot use your new health insurance until 3 January 2021.

Be sure to print a copy of the SF 2809 from the GRB Platform when you make your enrollment change to use as proof of enrollment until you receive your identification card. If you do not receive your identification card by 31 January 2021, please contact the Benefits Line for assistance.

Effective Date of the FEHB Open Season Elections

If you are not currently enrolled in FEHB. Your Open Season election will be effective 3 January 2021 provided you were in a pay status for any part of the preceding pay period.

If you are currently enrolled in FEHB. Your Open Season change will be effective 3 January 2021 regardless of whether you were in a pay status the preceding pay period.

Review Your Leave and Earnings Statement (LES)

The LES you receive on 8 January 2021 will still reflect your FEHB enrollment prior to any Open Season election. The LES you receive on 22 January 2021 will reflect the election you made during the Open Season. It is your responsibility to review your LES carefully to ensure correct FEHB premiums are being deducted from your pay. Report any errors immediately by calling the Benefits Line.

Contact Information

Telephone - The Benefits Line: 1-888-320-2917 or TTY: 866-359-5277

Business Hours - 7:30 a.m. to 7:30 p.m. and until 9:30 pm during Open Season, EST, Monday through Friday, except Federal holidays. During the Open Season with extended hours, you can call the Benefits Line from home (toll free) until 9:30 p.m. EST.

Email- navybenefits@navy.mil

You must include your full name, pay plan, grade and contact telephone number, and do not include Privacy Act or Personally Identifiable Information (PII) such as date of birth or social security number. Please allow 2 business days for a response.

The Benefits Line representatives cannot advise you about what health insurance plan is best for you; this is a decision you must make after reviewing the plans. If you need assistance with making your Open Season election, please ensure you have the election code prior to calling the Benefits Line.



Federal Employees Dental and Vision Insurance

References

- A. Open Season information is available at:
<https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/FEDVIP.aspx>
- B. Access BENEFEDS at: <https://www.benefeds.com>

Highlights

- The Federal Benefits Open Season will run Monday, 9 November 2020 to Monday, 14 December 2020.
- New for 2021 – 10 new plans options in FEDVIP. That makes for a total of 23 dental plan options and 10 vision plan options in 2021.
- If you are already enrolled in Federal Employees Dental and Vision Insurance Program (FEDVIP) and want to continue your current FEDVIP enrollment in 2021, no action is required.
- If you want to enroll in FEDVIP or change/cancel your current FEDVIP enrollment, you must make an election using the BENEFEDS website at <https://www.benefeds.com> or by calling 877-888-3337.
- FEDVIP Open Season elections are effective 1 January 2021 with premiums reflected on the 8 January 2021 pay date.
- Open Season information is available at https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx

Program Overview

FEDVIP is supplemental insurance that covers a comprehensive range of dental and vision expenses. The enrollee pays the entire FEDVIP premium with no government contribution. If you are an active employee, premiums for FEDVIP are withheld before federal taxes are calculated so gross income for tax purposes is reduced. You must be eligible to participate in the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if you are actually enrolled in FEHB - eligibility is the key. Your FEDVIP enrollment automatically continues into retirement. There is no requirement to have the FEDVIP coverage for 5 years preceding retirement. Premiums are withheld on an after-tax basis from your retirement annuity.

Eligible Family Members. Eligible individuals can enroll in a dental and/or vision plan. They may enroll in a plan for Self Only, Self plus one, or Self and Family coverage. Eligible family members include your spouse and unmarried dependent children under age 22. This includes legally adopted children and recognized natural children who meet certain dependency requirements. This also



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includes stepchildren and foster children who live with you in a regular parent-child relationship. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

Children age 22 or older who are incapable of self-support because of a mental or physical disability that existed before age 22 and is expected to continue for at least 1 year. To continue dental or vision coverage for a child older than age 22, your child's physician must complete a [CBC 12890-6 Certification for Child Incapable of Self Support](https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC%20Local%20Forms/CBC%2012890-06%20Certification%20for%20Child%20Incapable%20Self%20Support.pdf) available on line at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC%20Local%20Forms/CBC%2012890-06%20Certification%20for%20Child%20Incapable%20Self%20Support.pdf> and mail it to the address on the form. The CBC will review the documentation, approve/disapprove the request, and notify the FEDVIP whether the child is eligible to continue coverage

Military Families and Retirees. The Federal Benefits Open Season enrollment period, 9 November through 14 December 2020, runs concurrently with the TRICARE Open Season. FEDVIP Vision and Dental Plans, originally limited to federal employees and retirees are available for military families and retirees.

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is offered to TRICARE eligible retirees and their families during the Federal Benefits Open Season. Active duty family members are eligible to enroll or make changes in their FEDVIP insurance. For additional information, visit TRICARE.benefeds.com to sign up to receive messages, updates, and reminders on the FEDVIP throughout the rest of this year.

Information about the dental and vision plans that are available in your area is available at <https://www.benefeds.com/Portal/PlanSearch?submit=planSearch&ctoken=CncVi40P>.

The OPM plan comparison tool can help you compare costs, benefits, and features of different dental and vision insurance plans. The plan comparison tool is available at <https://www.opm.gov/healthcare-insurance/dental-vision/plan-information> (select the "Compare Plans" tab).

Action Required During Open Season

If you want to continue your current FEDVIP enrollment. No action is required.

If you want to enroll in FEDVIP or change/cancel your current FEDVIP enrollment. You must make your election using the BENEFEDS website at <https://www.benefeds.com> or by calling 877-888-3337. You cannot enroll or change your FEDVIP enrollment using the GRB Platform or with a paper SF 2809, Health Benefits Election Form.

Enrolling online involves two steps:

1. Create a BENEFEDS.com account by providing demographic and employment information. This is a one-time action to create your account. If you are already enrolled in FEDVIP, you already have a BENEFEDS.com account.



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2. Enroll. You may enroll in one dental plan and/or one vision plan. You must complete the enrollment section for each plan in which you want to enroll.

Effective Date of Elections

The effective date of new elections and changes to current FEDVIP enrollments is 1 January 2021. If you cancel your FEDVIP enrollment during Open Season, the coverage end date is 31 December 2020.

The LES you receive on 8 January 2021 will reflect the election you made during the 2020 Open Season. It is your responsibility to review your LES carefully to ensure correct FEDVIP premiums are being deducted from your pay. Report any errors immediately by calling BENEFEDS.

Contact Information

Telephone - BENEFEDS: 877-888-3337 or TTY: 877-889-5680

Business Hours- 8:00 a.m. to 9:00 p.m. EST, Monday through Friday, including the day after Thanksgiving (Friday, 23 November). BENEFEDS is closed during weekends and on Thanksgiving Day. On 14 December (the last day of Open Season) they will be open 8:00 am – Midnight EST.

Email – Email your questions to: <https://www.benefeds.com/Portal/ContactUs?Submit=ContactUs>.

Federal Flexible Spending Account

References

- A. Open Season information is available at:
https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx
- B. Access Federal Flexible Spending Account (FSAFEDS) <https://www.fsafeds.com>

Highlights

- The Federal Benefits Open Season will run Monday, 9 November 2020 to Monday, 14 December 2020.
- If you want to participate in FSAFEDS during 2021, you must make an election using the FSAFEDS website at <https://www.fsafeds.com> or by calling 877-372-3337.
- FSAFEDS Open Season elections are effective on 1 January 2021, with deductions withheld from your paycheck, 8 January 2021.
- Participants will have from 1 January – 31 December 2021 to incur eligible health care and limited expense Flexible Spending Account (FSA) expenses for reimbursement from their 2021 account. There is no longer a 2½ month grace period to incur these expenses.



Participants can carry over up to \$550 in account balances from one plan year to the next, if you re-enroll during the open season.

- Dependent care FSAs will still have a 2½ month grace period and will not have carryover of elections to the next plan year.
- If you retire or separate during the Benefit Period, you can be reimbursed only for health care expenses incurred prior to separation.

Program Overview

FSAFEDS helps you save money by allowing you to set aside pre-tax funds to pay for eligible out-of-pocket health care and dependent care expenses. The amount you elect to contribute to your FSAFEDS account is deducted from your biweekly pay check. The FSAFEDS Calculator, available at <https://www.fsafeds.com/support/savingscalculators> can help you calculate allotments based on your individual situation, as well as indicate your potential tax savings. There are no significant changes for 2021 for FSAFEDS.

There are 3 types of FSA accounts available under FSAFEDS:

1. The Health Care Flexible Spending Account (HCFSA) is used to pay for qualified medical costs and health care expenses that are not paid by your FEHB plan or any other insurance. You may elect up to \$2,750 and need only be eligible to participate in FEHB — you do not need to be currently enrolled in an FEHB plan. You can carry over up to \$550 in account balances from one plan year to the next if you re-enroll during the open season.
2. The Limited Expense Health Care Flexible Spending Account (LEX HCFSA) is available only to employees who enroll in an FEHB High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) or whose spouse is enrolled in a non-FEHB HDHP with an HSA. Eligible expenses are limited to dental and vision care services/products that meet the IRS definition of medical care. You may elect up to \$2,750. You can carry over up to \$550 in account balances from one plan year to the next if you re-enroll during the open season.
3. The Dependent Care Flexible Spending Account (DCFSA) is used to pay for eligible child care or adult dependent care expenses for qualified dependents that are necessary to allow you or your spouse to work, look for work, or attend school full-time. The minimum you may elect each year is \$100 and the maximum is \$5,000 per household (\$2,500 if married, filing separately). If you are an active employee, you are eligible to participate in a DCFSA. The only exception(s) are intermittent or “when actually employed” (WAE) employees who are expected to work less than six months in a calendar year. Participants have a 2 ½ month grace period. Participants have from 1 January 2020 through 15 March 2021 to incur eligible expenses for reimbursement from their 2020 account.

Eligible expenses for the HCFSA, LEX HCFSA, and DCFSA are available at <https://www.fsafeds.com/Support/EligibleExpenses>

You must submit your FSAFEDS claims for 2020 by 30 April 2021.



Coverage After Retirement/Separation

If you retire/separate during the Benefit Period, you can be reimbursed only for eligible HCFSA and LEX HCFSA expenses incurred prior to your retirement/separation date. There are no extensions. You still have until 30 April 2021 to submit any eligible claims for those expenses. You can continue to use any remaining balance in your DCFSA to pay for eligible expenses until the end of the Benefit Period or until your account balance is used up, whichever comes first. You cannot make contributions to your FSAFEDS account after you retire/separate.

If you separate but return to work for another government agency, your previous election will be reinstated as long as you return to work for an agency that is covered under FSAFEDS within 60 days of your separation and before the end of the same Benefit Period. You may not change the amount of your election unless you have experienced a qualifying life event during that time of separation. You must notify FSAFEDS within 60 days of the event. If you return after 60 days of your separation, within the same Benefit Period, or in a subsequent Benefit Period, you will have an opportunity to make a new election. It is your responsibility to notify FSAFEDS if you are leaving, transferring, or rejoining a Federal agency that participates in FSAFEDS.

Action Required During Open Season

If you want to continue your FSAFEDS enrollment in 2021. Enrollment in FSAFEDS does not carry over from year to year. You must make a new election using the FSAFEDS website at <https://www.fsafeds.com> or by calling 877-372-3337. You cannot enroll in FSAFEDS using the GRB Platform.

If you want to cancel your current FSAFEDS enrollment. No action is required. If you do not make an election during the Open Season, your enrollment will automatically terminate.

Effective Date of Election

The effective date for FSAFEDS Open Season election is 1 January 2021.

The LES you receive on 8 January 2021 will reflect the election you made during Open Season. It is your responsibility to review your LES carefully to ensure your FSAFEDS election is being deducted from your pay. Report any errors immediately by calling FSAFEDS.

Contact Information

Telephone - FSAFEDS: 877-372-3337 or TTY: 866-353-8058.

Business Hours – 9 a.m. to 9 p.m. EST, Monday through Friday. The FSAFEDS Call Center is closed during weekends and on Thanksgiving.