



DIRECTOR – CIVILIAN BENEFITS CENTER

Date: 17 October 2018

To: All Civilian Employees

Subj: Health, Dental, and Vision Insurance Premiums for 2019

1. This is the second message published to prepare you for the upcoming Federal Benefits Open Season. The first message entitled “Get Ready for Federal Benefits Open Season” is available on the Office of Civilian Human Resources (OCHR) portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits-Officer-Messages.aspx>. The 2019 Open Season will be held 12 November – 10 December 2018. Employees are able to make changes to their Federal Employees Health Benefits (FEHB) and Federal Employees Dental and Vision Insurance Programs (FEDVIP) enrollments and elect to participate in the Federal Flexible Spending Account Program (FSAFEDS).
2. The 2019 FEHB and FEDVIP premiums are available on the Office of Personnel Management (OPM) web site. Plan booklets will be available in early November.
 - a. FEHB. The average 2019 premium increase for FEHB is 1.3 percent, which is the lowest increase since the 1996 plan year. The share of FEHB premiums paid by the government and enrollees is determined based on a government contribution formula set forth in the law. As a result of this formula, the average enrollee share increase will be 1.5 percent and the average increase in the government share will be 1.5 percent. A full list of premiums is available at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>.
 - b. FEDVIP. The enrollee pays the total cost of the FEDVIP premiums; there is no government contribution. For 2019, the average vision plan premiums will decrease by 2.8 percent and average dental plan premiums will increase by 1.2 percent. A full list of premiums is available at <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/Premiums>.
3. The central source for current information regarding the open season can be found at https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx. You must use a government computer; have a “.mil, .edu, or .gov” email address and a Department of Defense Common Access Card (CAC). If this is your first time accessing the web site, you will be required to complete a simple registration.
4. For questions, contact:
 - a. FEHB
 - Telephone: Benefits Line at 888-320-2917
 - TTY: 866-359-5277
 - Email: navybenefits@navy.mil
 - b. FEDVIP
 - Telephone: BENEFEDS at 877-888-3337
 - TTY: 877-889-5680
 - Email: service@benefeds.com

Thank you,
Mary E. Foley