

# 2016 FEDERAL BENEFITS OPEN SEASON

**Monday Nov. 14 through Monday Dec. 12**

## FEHB Health



- Enroll
- Change plan/option
- Cancel enrollment
- Self/Self + One/Self & Family

## Flexible Spending Accounts

- Enroll
- Reenroll (it's not automatic!)
- Increase/decrease your election with a new enrollment

## FEDVIP Dental & Vision



- Enroll
- Change plan/option
- Cancel enrollment
- Self/Self + One/Self & Family

### Things to Consider:

- My family's health, dental, and vision needs for 2017
- Whether my current plan will be available in 2017
- How my current plan's benefits and premiums change in 2017
  - If I do nothing, FEHB and FEDVIP enrollments rollover automatically
- Whether the online comparison tools show a better plan for me
- How much money I could save with a flexible spending account

**MORE INFO: [www.opm.gov/openseason](http://www.opm.gov/openseason)**

### **ENROLL/CHANGE/CANCEL:**

FEHB HEALTH: Use your agency's online enrollment system or contact your human resources office.

FEDVIP DENTAL AND/OR VISION: [www.BENEFEDS.com](http://www.BENEFEDS.com) or 1-877-888-3337

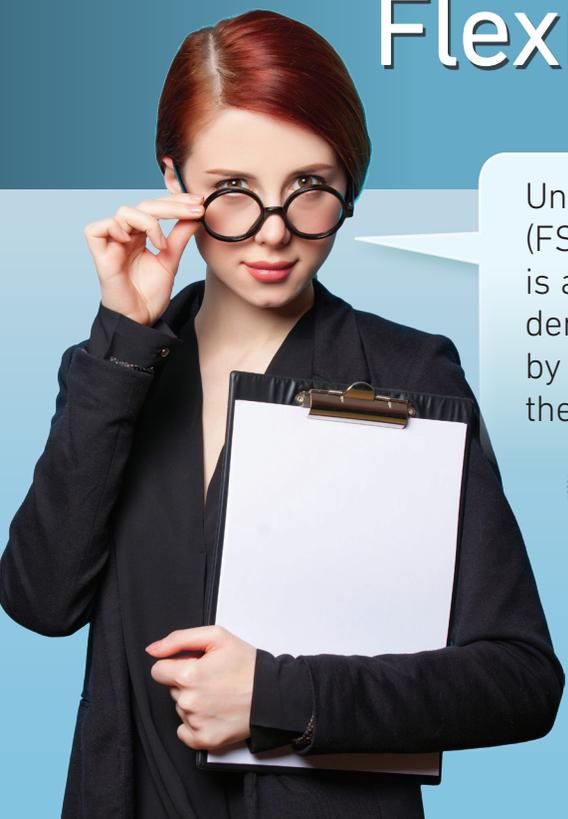
FSAFEDS FLEXIBLE SPENDING ACCOUNT: [www.FSAFEDS.com](http://www.FSAFEDS.com) or 1-877-372-3337



Health Care

# Flexible Spending Account

with Carryover



Under the Federal Flexible Spending Account Program (FSAFEDS), a **Health Care Flexible Spending Account (HCFSA)** is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your health care plan. And with Carryover, there's virtually no "lose or use" risk.

The

## Translator

EXPLAINS:

If you don't  
use it, you  
won't lose it!



## Why You Need It

- Save an average of 30% on eligible health care expenses
- Eligible employees can carry over up to \$500 to the following plan year—there's virtually no risk of losing your hard-earned money if you re-enroll the following year
- Access the full amount of your account on day one of the plan year

## How It Works

Simply decide how much to contribute, and funds are withdrawn from your paycheck for deposit into your FSAFEDS account before taxes are deducted. Your total annual election amount is available on day one of the plan year.

The FSAFEDS Health Care FSA lets eligible employees carry over up to \$500 in account balances from one plan year to the next if you re-enroll during Open Season. With far less risk of "use or lose," there's no reason not to take advantage of the tax savings every year.



You can save  
**\$765\***  
every year!

\* Savings is based on the maximum election amount

See the estimated tax savings 

## How You Manage It

With a variety of payment and reimbursement options, your Health Care FSA is easy to use. Your account can be used to pay for hundreds of eligible health care products and services for you, your spouse, and eligible dependents. Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the FSAFEDS app.



## How Much You Can Contribute To It

You can contribute a minimum of \$100 or up to a maximum of \$2,550 to your Health Care FSA.

## How You Get It

Ready to save? Sign up for a Health Care FSA during Open Season.



Learn more at

[www.FSAFEDS.com](http://www.FSAFEDS.com)



### Savings Example

Without HCFSA with Carryover		With HCFSA with Carryover	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual Health Care FSA contribution	- \$2,550
Net annual pay	= \$42,000	Adjusted gross pay	= \$57,450
Estimated annual health care expenses	- \$2,550	Estimated tax rate (30%)	- \$17,235
Final take-home pay	= \$39,450	Final take-home pay	= \$40,215

All figures in this table are estimates and based on an annual salary of of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, health care expenses and tax savings may be different.

**Take home this much more**

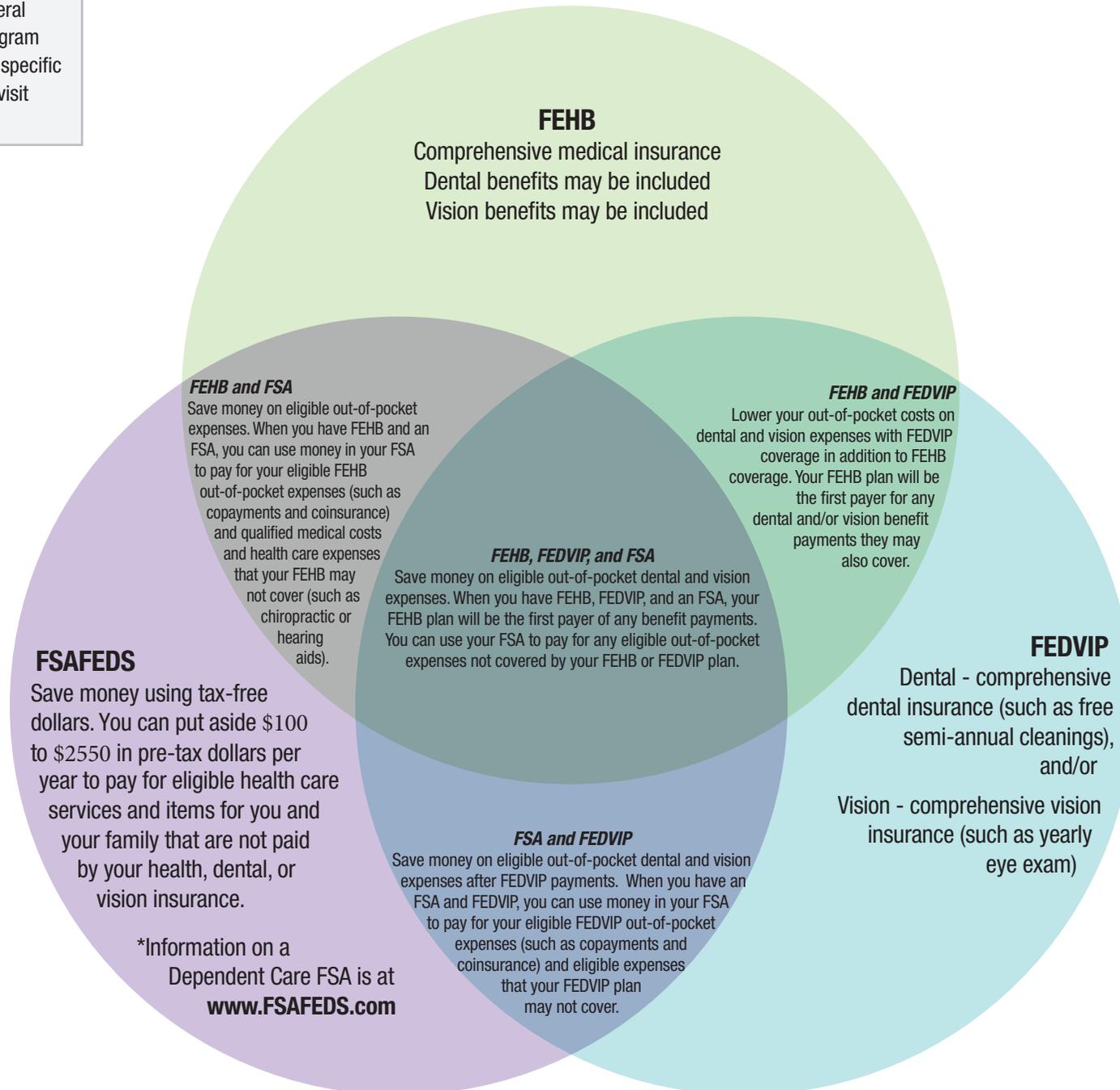
\$765



The intent of this diagram is to provide you with a general understanding of how the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) work together. For specific information on each Program, visit [www.opm.gov/insure](http://www.opm.gov/insure).

# Circle 'Round Your Benefits

## How to Get the Most Value from the Programs



# DENTAL INSURANCE

If you want more dental coverage than what your health plan offers, FEDVIP provides **comprehensive dental insurance with no waiting periods** (except orthodontia in some plans). You have several plans to choose from, each covering:

**Routine exams  
and cleanings  
X-rays**

**Crowns  
Root canals  
Dentures**

**Fillings  
Orthodontics  
And more!**

## Who can enroll?

Federal employees who are eligible to enroll in FEHB health insurance, but you do not have to be enrolled in FEHB

Annuitants receiving an immediate annuity regardless of FEHB eligibility

Contact your human resources office if you are unsure of your eligibility

## Who is covered by my enrollment?

Self Only covers just you

Self Plus One covers you and one specified eligible family member: your spouse or one unmarried dependent child under age 22

Self and Family covers you, your spouse, and all your unmarried dependent children under age 22 listed on your enrollment

## When can I enroll?

During your first 60 days as a newly eligible employee; or

During the Federal Benefits Open Season (mid-November to mid-December); or

When you have a qualifying life event such as marriage or losing other dental coverage

## How much does it cost?

It depends on what plan you select and where you live. Some areas pay higher premiums than others

Routine basic services like exams and cleanings are covered 100% when you use a network dentist. For other services, you usually pay part of the cost out-of-pocket

**Online tools can help you select the right plan for your family:**

Plan comparison tools available at [www.opm.gov/FEDVIPcompare](http://www.opm.gov/FEDVIPcompare)

Complete cost and coverage information for each plan available at [www.opm.gov/dental](http://www.opm.gov/dental)

**ENROLLMENT INFO: [www.benefeds.com](http://www.benefeds.com) or 1-877-888-3337**

For complete information, including terms and conditions, please review each plan's brochure.



# FLEXIBLE SPENDING ACCOUNTS

More than 360,000 Feds use pre-tax dollars to save an average of **30%** on their family's health care and dependent care expenses.

When your insurance only covers part of an expense, or doesn't cover it at all, you're stuck with the bill. Joining FSAFEDS is like getting a **30% discount** on what you, your spouse, and your eligible children under 26 spend on:

## Prescriptions

Deductibles & copayments

Office visits

Lab tests

Ambulance

Transportation (if it's a purely medical trip)

## Eyeglasses

Prescription sunglasses

Contact Lenses

Laser eye surgery

Orthodontics

Birth control pills

In vitro fertilization

## Massage Therapy

Sunblock

First aid kits

Diabetes testing supplies

Hand sanitizer

Wheelchairs and walkers

And more!

You can also use FSAFEDS pre-tax dollars to save about **30%** on your **family's dependent care expenses**. It's like a 30% discount on:

### For your children under age 13:

- Day care
- Summer day camp
- Babysitting
- Before and after school care
- Housekeeper whose duties include child care

Non-medical care for any adult who is mentally or physically incapable of self-care, who you claim as a dependent on your tax return, and who lives with you, such as your:

- Parent, grandparent, or in-law
- Spouse, sibling, or adult child

You file claims by mail, fax, or online. Some insurance plans will file claims automatically for you. FSAFEDS quickly reimburses you for these expenses with pre-tax dollars you've set aside from your pay.

- The annual contribution minimum is \$100 for each kind of FSAFEDS account
- Health care participants have until December 31st to incur eligible expenses and can carry over up to \$500 of unused funds into another health care account in the subsequent year if requirements are met
- Dependent care participants have a grace period of an additional 2 ½ months (January 1 through March 15) to continue to incur eligible expenses against their prior year balance if requirements are met. Dependent care participants cannot carry over funds from one benefit period into another
- You can enroll during the Federal Benefits Open Season and must actively re-enroll each year to remain enrolled

**MORE INFO: [www.FSAFEDS.com](http://www.FSAFEDS.com) or 1-877-372-3337**

For complete information, including terms and conditions, please visit [www.FSAFEDS.com](http://www.FSAFEDS.com).



# HEALTH INSURANCE

Unexpected accidents and illnesses can be expensive. Even routine doctor visits and prescriptions can add up. With FEHB, you can get **comprehensive health insurance coverage for you, your spouse, and your children under age 26.**

There are no waiting periods and no restrictions on pre-existing conditions. All plans offer preventative services at no cost when received from a Preferred Provider. This includes childhood immunizations, screenings for cancer, diabetes, and high blood pressure, and tobacco cessation services and medications. No matter where you live, you have 11 or more health plan options to choose from, each covering:

- Routine physical exams
- Doctor's office visits
- Specialist visits
- Lab tests
- Prescriptions
- Ambulance services
- Inpatient hospital care
- Surgery
- X-rays
- Maternity care
- Urgent care
- Mental health services
- Stop smoking aids
- Physical therapy
- And more

## Who can enroll?

Most Federal employees are eligible

Annuitants may be eligible to continue their FEHB coverage into retirement if they meet certain requirements

Check with your human resources office if you are unsure

## When can I enroll?

During your first 60 days as a newly eligible employee; or

During the Federal Benefits Open Season (mid-November to mid-December); or

When you have a qualifying life event such as marriage, divorce, or birth

## How much does it cost?

It depends on what plan you select

Each pay period, you pay about 30% of the premium and your agency pays about 70%

Generally you also pay part of the cost for any service you receive

## How do I enroll?

Use your agency electronic enrollment system, or

visit [www.opm.gov/forms](http://www.opm.gov/forms) and submit form SF 2809 to your human resources office

Annuitants not currently enrolled in FEHB cannot enroll after retirement

## Online tools can help you select the right plan for your family:

Use the plan comparison tools at [www.opm.gov/FEHBcompare](http://www.opm.gov/FEHBcompare)

Complete cost and coverage information for each plan available at [www.opm.gov/health](http://www.opm.gov/health)

## MORE INFO: [www.opm.gov/health](http://www.opm.gov/health)

For complete information, including terms and conditions, please review each plan's brochure.



### Federal Employees Health Benefits Program (FEHB)

Unexpected accidents and illnesses can be expensive. Even routine doctor visits and prescriptions can add up. With FEHB, you have 11 or more health plan options to choose from. Each plan provides comprehensive coverage for you, your spouse, and your children under age 26. It's competitive; **your agency contributes to the premium**. There are **no waiting periods** and no restrictions on pre-existing conditions. Cheers to health!

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you want more dental coverage than what your health plan offers, FEDVIP's comprehensive **dental insurance can cover you, your spouse, and your unmarried dependent children under age 22** for cleanings, x-rays, cavities, orthodontics, and more. With 10 dental plans to choose from, it's easy to keep your family smiling.

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you want more vision coverage than what your health plan offers, FEDVIP's comprehensive vision insurance can cover you, your spouse, and your unmarried dependent children under age 22 for **eye exams, glasses, contact lenses, and even laser eye surgery**. With **4 vision plans** to choose from and **premiums starting around \$3 biweekly**, you're looking well.

### Federal Employees' Group Life Insurance Program (FEGLI)

With FEGLI, your family is protected from burdensome funeral costs and catastrophic income loss if you die unexpectedly. You can **get coverage from as little as one year's salary to more than six years' salary** and many options in between. You can also get coverage for your spouse and eligible children. Now that's peace of mind you can live with.

### Federal Long Term Care Insurance Program (FLTCIP)

If you cannot perform everyday tasks such as eating, dressing, and bathing because of a chronic illness, injury, disability, or aging, long term care insurance can help you pay for the assistance you need. With FLTCIP, you and your eligible family members can be protected from this **financial burden that can cost an average of \$30,000 to \$83,000 a year**.

### Federal Flexible Spending Account Program (FSAFEDS)

More than 360,000 Feds use pre-tax dollars to save on their health and dependent care expenses. It's like a **30% discount** for what your family spends on **prescriptions, doctor visits, glasses, orthodontics, and other health expenses**. It's also like a 30% discount on **daycare expenses** for your children under age 13 and on daycare for your adult dependents. When you're in FSAFEDS, you're in the money.

**MORE INFO: [www.opm.gov/insure](http://www.opm.gov/insure)**

For complete information, including terms and conditions, please visit [www.opm.gov/insure](http://www.opm.gov/insure).



# LIFE INSURANCE

FEGLI can help you **protect your loved ones** from burdensome funeral costs and catastrophic loss of your income if you die unexpectedly.

## BASIC

**Amount of Coverage:** Your annual salary rounded up to the next even \$1,000, plus \$2,000  
**Who is Covered?:** You  
**Cost each biweekly pay period:** 15¢ per \$1,000 of coverage (Free for postal employees)  
**Cost increases with age?:** No  
**Newly eligible employees automatically enrolled?:** Yes, unless you waive coverage

## OPTION A

**Amount of Coverage:** \$10,000  
**Who is Covered?:** You  
**Cost each biweekly pay period:** Starting at 20¢  
**Cost increases with age?:** Yes  
**Newly eligible employees automatically enrolled?:** No, you must elect this coverage

## OPTION B

**Amount of Coverage:** 1, 2, 3, 4, or 5 multiples of your salary rounded up to the next even \$1,000  
**Who is Covered?:** You  
**Cost each biweekly pay period:** Starting at 2¢ per \$1,000 of coverage  
**Cost increases with age?:** Yes  
**Newly eligible employees automatically enrolled?:** No, you must elect this coverage

## OPTION C

**Amount of Coverage:** 1, 2, 3, 4, or 5 multiples. Each multiple equals \$5,000 for the life of your spouse and \$2,500 for the life of each eligible child  
**Who is Covered?:** Your spouse and unmarried dependent children under age 22  
**Cost each biweekly pay period:** Starting at 22¢ per multiple  
**Cost increases with age?:** Yes  
**Newly eligible employees automatically enrolled?:** No, you must elect this coverage

I want to...	When can I do this?	How can I do this?
Enroll or increase coverage	<ul style="list-style-type: none"> <li>First 60 days as a new or newly eligible employee; or</li> <li>Within 60 days after a life event (marriage, divorce, death of spouse, acquire an eligible child); or</li> <li>Life insurance Open Season (not annual - infrequent); or</li> <li>When you pass a physical exam (Option C excluded)</li> </ul>	<ul style="list-style-type: none"> <li>Use your agency's electronic enrollment system; or</li> <li>Go to <a href="http://opm.gov/forms/standard-forms">opm.gov/forms/standard-forms</a></li> <li>Submit form SF 2817 to your human resources office</li> <li>Bring a blank form SF 2822 to your human resources office (physical exam applications only)</li> </ul>
Cancel or reduce coverage	Anytime	Use your agency's electronic enrollment system or submit form SF 2817 to your HR office
Designate a (new) beneficiary	Anytime	Submit form SF 2823 to your HR office

**MORE INFO: [www.opm.gov/life](http://www.opm.gov/life)**

For complete information, including terms and conditions, please visit [www.opm.gov/life](http://www.opm.gov/life).



# LONG TERM CARE

If you cannot perform everyday tasks such as eating, dressing, and bathing because of a chronic illness, injury, disability, or aging, **FLTCIP can help you pay for the assistance you need.**

Who can apply for coverage?	Why would someone need long term care?	Where would someone receive care?	Cost without long term care insurance
Most Federal employees (check with your human resources office if you are unsure of your eligibility),  Annuitants regardless of FEHB eligibility,  And their qualifying relatives, including: <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Domestic partner</li> <li>• Adult children</li> <li>• Parents and parents-in-law (of employees only)</li> </ul>	<ul style="list-style-type: none"> <li>• Car accident</li> <li>• Sports accident</li> <li>• Disabling injury</li> <li>• Alzheimer's</li> <li>• Stroke</li> <li>• Multiple sclerosis</li> <li>• Parkinson's</li> <li>• Other disabling condition</li> <li>• Old age</li> </ul>	Home  Assisted living facility  Nursing home	\$30,000/year  \$41,000/year  \$83,000/year  *Nat'l averages, John Hancock 2013 Cost of Care Survey

How much coverage should I get?	How much does it cost?	How do I get coverage under the Federal Long Term Care Insurance Program (FLTCIP)?
Use the <i>Cost of Care In Your Area</i> tool at LTCfeds.com  Consider how much of your own savings you can spend on long term care	Premiums are based on your age when you apply  Premiums are not guaranteed and may change in the future  Use the Calculate Premiums tool at LTCfeds.com	You must apply, answer health questions, and be approved for enrollment. Your qualified relative can apply even if you do not <ul style="list-style-type: none"> <li>• First 60 days as newly eligible employee (fewer questions - employee &amp; spouse only)</li> <li>• First 60 days after employee's marriage (fewer questions - spouse only)</li> <li>• Long term care open season (fewer questions - infrequent)</li> <li>• Anytime (more questions - all eligible individuals)</li> </ul>

## MORE INFO: [www.LTCfeds.com](http://www.LTCfeds.com)

For complete information, including terms and conditions, please visit [www.LTCfeds.com](http://www.LTCfeds.com).



# VISION INSURANCE

If you want more vision coverage than what your health plan offers, FEDVIP provides **comprehensive vision insurance for you and your eligible family members**. You have 4 plans to choose from, each covering:

**Routine eye exams**

**Contact lenses**

**Discounts on laser eye surgery**

**Eyeglass frames and lenses**

**Lens options such as shatter-resistant polycarbonate; scratch-resistant, anti-reflective, and UV coatings; and tinted and progressive lenses**

## Who can enroll?

Federal employees who are eligible to enroll in FEHB health insurance, but you do not have to be enrolled in FEHB

Annuitants receiving an immediate annuity regardless of FEHB eligibility

Contact your human resources office if you are unsure of your eligibility

## Who is covered by my enrollment?

Self Only covers just you

Self Plus One covers you and one specified eligible family member: your spouse or one unmarried dependent child under age 22

Self and Family covers you, your spouse, and all your unmarried dependent children under age 22 listed on your enrollment

## When can I enroll?

During your first 60 days as a newly eligible employee; or

During the Federal Benefits Open Season (mid-November to mid-December); or

When you have a qualifying life event such as marriage or losing other vision coverage

## How much does it cost?

It depends on what plan you select. Vision premiums start at around \$3 biweekly (\$7 monthly) for Self Only

All plans provide benefits for your choice of either glasses or contacts

**Online tools can help you select the right plan for your family:**

**Plan comparison tools available at [www.opm.gov/FEDVIPcompare](http://www.opm.gov/FEDVIPcompare)**

**Complete cost and coverage information for each plan available at [www.opm.gov/vision](http://www.opm.gov/vision)**

**ENROLLMENT INFO: [www.benefeds.com](http://www.benefeds.com) or 1-877-888-3337**

For complete information, including terms and conditions, please review each plan's brochure.



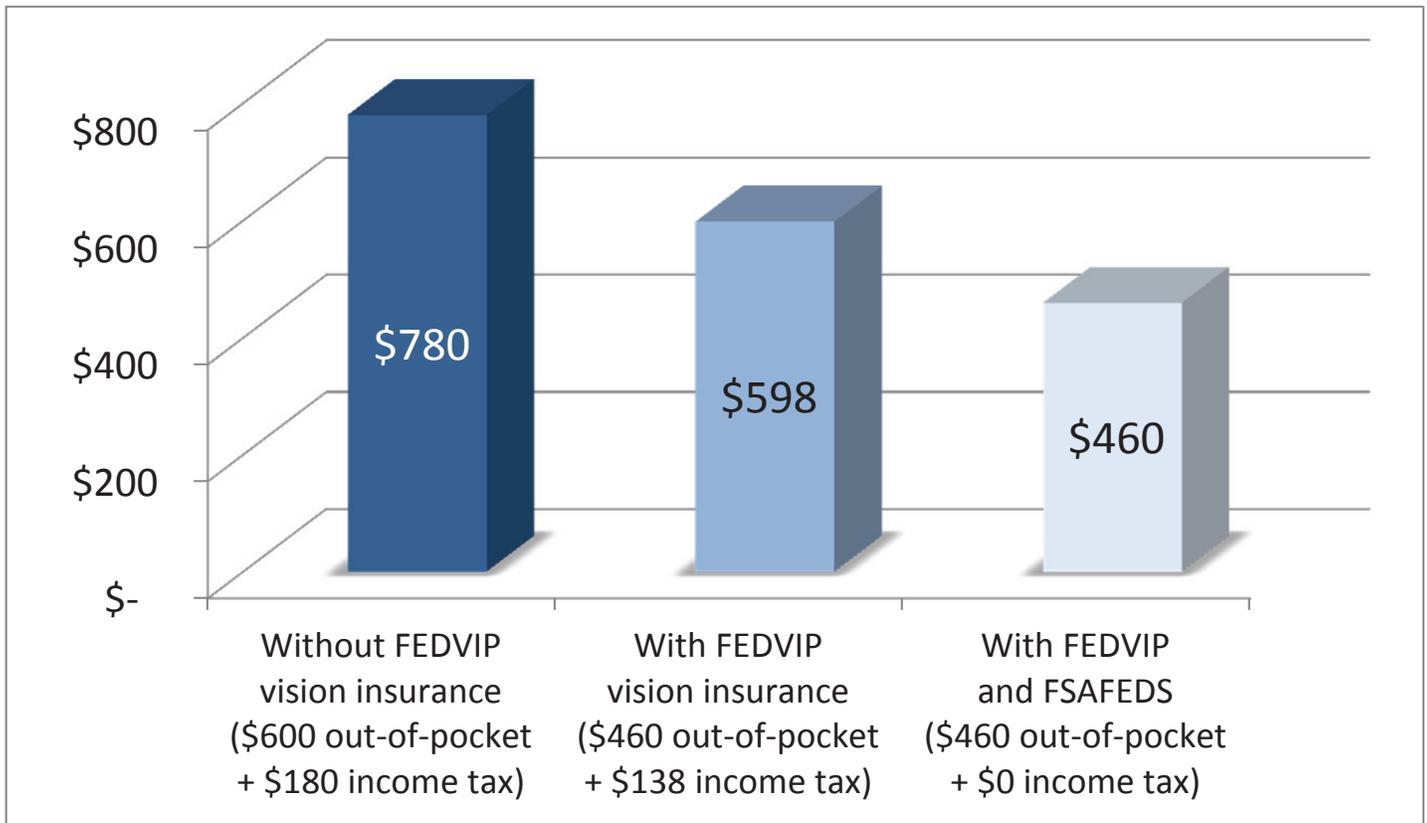
# Save Money on EYEGLASSES

Prescription eyeglasses can be expensive. Your FEDVIP vision plan can help you pay for them, and most plans cover about \$140 on a pair of frames. But with designer frames priced at hundreds of dollars, and lens options such as progressives and Transitions® costing even more, consider another Federal benefit that can help make eyeglasses even more affordable.

**Thousands of Federal employees save on eyeglasses** by using FSAFEDS. With FSAFEDS, the income you spend on eyeglasses and many other health care expenses is tax-free. Not paying taxes on the money you spend at your eye care provider, for most employees, is like getting a 30% discount on eyeglasses.

**FEDVIP and FSAFEDS – Working together to save you money on eyeglasses.**

## Estimated Cost for \$600 Pair of Eyeglasses



**MORE INFO: [www.opm.gov/vision](http://www.opm.gov/vision) and [www.FSAFEDS.com](http://www.FSAFEDS.com)**

For complete information, including terms and conditions, please visit the above websites.



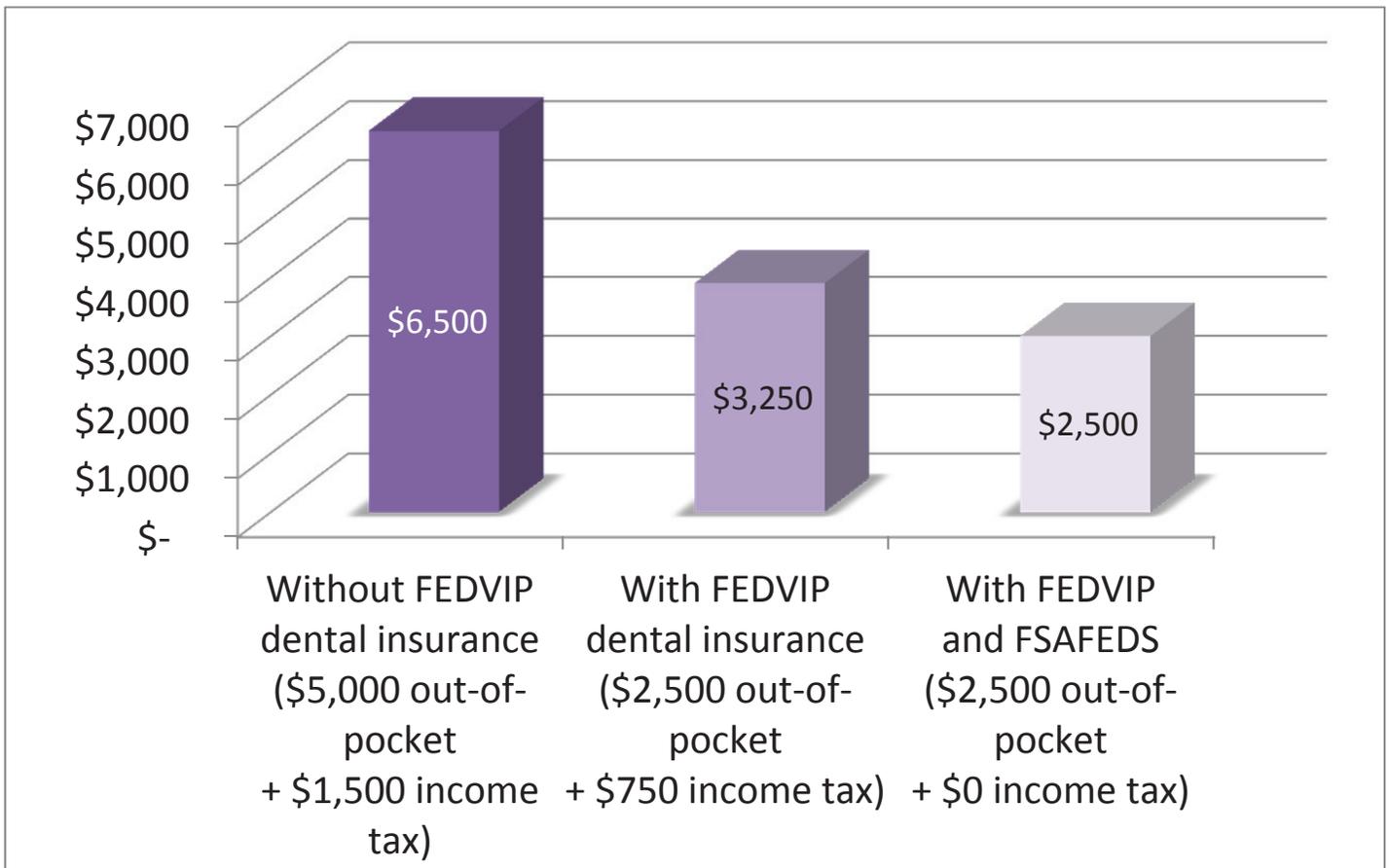
# Save Money on ORTHODONTIA

Braces are expensive. Your FEDVIP dental plan can help you pay for them, and most plans cover about 50% of the cost on average, up to a maximum of about \$2,500. For the other 50% and anything over \$2,500, consider another Federal benefit that can help make braces even more affordable.

**Thousands of Federal employees save on orthodontia** by using FSAFEDS. With FSAFEDS, the income you spend on braces and many other health care expenses is **tax-free**. Not paying taxes on the money you spend at the orthodontist, for most employees, is like getting a **30% discount on braces**.

**FEDVIP and FSAFEDS – Working together to save you money on braces.**

## Estimated Cost for \$5000 Orthodontia



**MORE INFO: [www.opm.gov/dental](http://www.opm.gov/dental) and [www.FSAFEDS.com](http://www.FSAFEDS.com)**

For complete information, including terms and conditions, please visit the above websites.

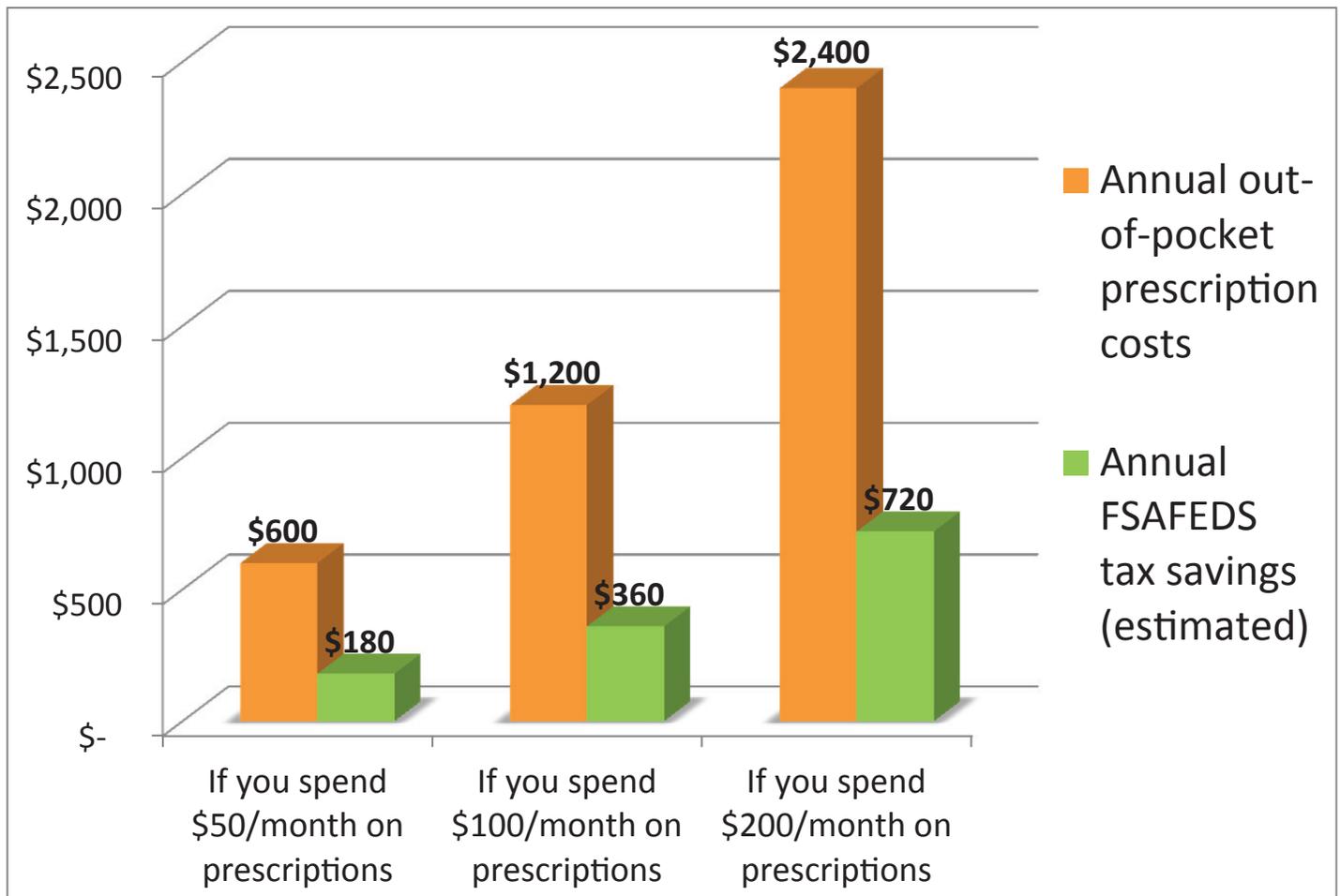


# Save Money on PRESCRIPTION DRUGS

Prescription drugs can be expensive. Your FEHB health plan helps you pay for them, but you usually still have to pay out-of-pocket each time you visit the pharmacy. This can add up to hundreds or even thousands of dollars each year.

**Thousands of Federal employees save on prescriptions** by using FSAFEDS. With FSAFEDS, the income you spend on prescriptions and many other health care expenses is **tax-free**. Not paying taxes on the money you spend at the pharmacy, for most employees, **is like getting a 30% discount on prescriptions**.

## FEHB and FSAFEDS Working together to save you money on prescriptions.



**MORE INFO: [www.opm.gov/health](http://www.opm.gov/health) and [www.FSAFEDS.com](http://www.FSAFEDS.com)**

For complete information, including terms and conditions, please visit [www.FSAFEDS.com](http://www.FSAFEDS.com).

