

## Federal Benefits *FastFacts*

### What to Consider During Federal Benefits Open Season

Open Season is the time of year when you can make decisions about your benefits under the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS).

Your current enrollment in FEHB and/or FEDVIP will continue automatically. You will be subject to any changes in premiums, benefits, and service areas.

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

We strongly recommend you evaluate your current enrollment status in the programs. Listed below are four basic questions to ask yourself. All are equally important and should be considered carefully.

#### **1. What are my and/or my family's anticipated health care needs?**

Here are some examples to consider for each program:

**FEHB:** Am I expecting a new baby? Do I need surgery? Will my medication needs change?

**FEDVIP:** Do I only need routine dental care? Will I need a crown or a root canal? Does my child need braces? Do I need glasses and/or contact lenses? Am I considering laser vision correction surgery?

**FSAFEDS:** What are my out-of-pocket expenses going to be (deductibles, copays, coinsurances, day care and elder care expenses, over-the-counter drugs and medicines and other over-the-counter products)? Does my child need braces or use acne treatments? Will I send my children (under age 13) to a non-overnight summer camp next year?

## 2. What benefits are available?

Once you have an idea of what services you may need, the next step is to determine what benefits the plans provide.

**FEHB/FEDVIP:** Are there plan limitations (number of visits or dollar maximums) which will result in out-of-pocket expenses? Are any services I may need not covered (such as chiropractic care or laser vision correction surgery)? What is my share of the cost of prescription drugs? If you are already enrolled, please review the upcoming year's [FEHB](#), [dental](#) and [vision](#) plan brochures for any benefit changes.

- What deductibles, copays, and coinsurances must I pay? Do I have enough coverage for extensive dental work? Do I have enough coverage for glasses, exams, contact lenses, or other vision services? Is my FEHB plan terminating or reducing coverage in my service area for the next contract year? If so, do I need to choose another health plan?

**FSAFEDS:** Should I enroll in a health care account and/or a dependent care account? How much should I contribute to my FSAFEDS account(s)? Review the available [FSAFEDS materials](#).

## 3. How much will it cost?

Now that you have an idea of what services you may need and what types of benefits are provided by FEHB, FEDVIP, and/or FSAFEDS, the third consideration is cost.

Look at the current premiums for [FEHB](#) and/or [FEDVIP](#) plans you are already enrolled in or are considering enrolling in. You can find audience specific information on our [Open Season](#) website.

Enrolling in FSAFEDS is free to you. You must decide how much to contribute from your salary, which you'll get back when you incur eligible expenses.

## 4. What do I do now?

Now that you have considered these questions, you can make more informed decisions about your benefit choices. If you want to participate in FSAFEDS for upcoming plan coverage year, you must make a new election during this year's Open Season.

If you are satisfied with your FEHB plan and/or FEDVIP plan, you do not have to do anything. Your FEHB and/or FEDVIP enrollment(s) will continue into the next year. If you are not satisfied with your current enrollment status, please visit our [Open Season](#) website or contact your human resources office.