

FEDERAL BENEFITS OPEN SEASON

REMINDER

**OPEN SEASON RUNS FROM
11/11/2024 thru 12/09/2024**

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THE ADMINISTRATIVE OFFICER'S ROLE

Open Season is the time for employees to review their health, dental, vision, and tax-saving needs and make changes to, or enroll in these programs:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Accounts (FSAFEDS)

To assist employees during this time, we ask you to read the Employee Instructions. This newsletter provides all the relevant information about Open Season. It is posted on our website, and we will include a link to it in the Open Season emails that are periodically sent to all employees. If you know of employees who may not receive emails, please print and mail them a copy of the Employee Instructions and each of these emails.

We also ask that you take the time to familiarize yourself with these two Open Season webpages: [MRP/Benefits](#) and [OPM](#).

When employees have questions, please direct them to the following resources, in this order:

- Employee Instructions
- MRP/Benefits Open Season Webpage
- OPM Webpage

WHAT'S NEW IN 2025

HEALTH BENEFITS

Some health plans have dropped out of the FEHB program for 2025. If the plan you are currently enrolled in will not be participating next year, you must enroll in a different plan, or you will automatically be enrolled into the GEHA Indemnity Benefit Plan, Elevate Option (the lowest-cost nationwide plan option for 2025 as determined by OPM).

If you are notified that your plan is dropping out of the FEHB program, be sure to review the 2025 premiums at [Premiums \(opm.gov\)](https://www.opm.gov/policyrules/health/benefits/fehb/premiums/) before you make your election to fully understand the cost and coverage of your plan.

BENEFEDS DENTAL AND VISION

There are no new plan options in FEDVIP. That makes for a total of 12 dental carrier options and 5 vision carrier options in 2025 for employees to review during the upcoming Open Season.

For the first time during Open Season, the Compare Dental Service Costs Tool will be available for current and prospective FEDVIP dental enrollees, if you have an account. This tool increases cost transparency and will be available as part of the decision support tool suite on BENEFEDS.gov. If you are planning or considering a specific dental procedure for yourself or family member in the year ahead (e.g., orthodontia, implants, restoration), you can compare your estimated out-of-pocket costs for that procedure across all 12 FEDVIP dental carriers. This tool includes out of pocket cost range estimates for 75 of the most common dental services, enabling FEDVIP enrollees to make informed decisions when choosing their insurance Carrier and plan option.

FLEXIBLE SPENDING ACCOUNT

For 2025, Flexible Spending Account enrollments can rollover **up to \$640** from year to year. To use those funds, you must re-enroll.

FEHB

CHOOSING A HEALTH PLAN

There are several tools available to employees to help them choose a health plan. Some of these sites may not be updated by OPM until Open Season begins on November 11, 2024.

[OPM's Plan Comparison Tool](#) is used to help employees narrow down their choices by providing side-by-side comparisons of the plans, including benefits, premiums, and out of pocket expenses. You can also access links to individual FEHB plan brochures.

[2025 FEHB Plan Rates](#) list the rates for all FEHB plans by code for 2024 versus 2025.

[2025 Plan Brochures](#) lists the links to all plan brochures for detailed information on what each plan covers along with the Provider Directory and Plan Website.

FEHB EFFECTIVE DATE

Action	Effective Date
Enroll, Change enrollment, Premium conversion change in election	January 12, 2025
Elected Cancellation	January 11, 2025

DEADLINE

The deadline for Open Season elections is Monday, December 9, 2024. Please act early during the Open Season period. Your health benefits enrollment change must be processed through My EPP or received by the Benefits Section **no later than midnight Eastern Time (ET) December 9, 2024.**

RETIRING DURING OPEN SEASON

If you know an employee is planning on retiring on or before **December 31, 2024**, they must submit the SF-2809 election form to their servicing Benefits Specialist. On the SF-2809 they must write at the top **"RETIRING ON (DATE)"**.

The SF-2809 form will be sent to the Office of Personnel Management (OPM) to process their election with their retirement application. Employees are **NOT** to use MY EPP to process their Open Season changes.

MAKING AN FEHB ELECTION

Employees are permitted to make **only one** health insurance election during Open Season. If employees send their completed SF-2809 forms to you by mistake, you are responsible for forwarding the forms to us as soon as possible. Before sending us any forms, verify that it has been properly completed. When it is correct, email it to **aphis.open.season@usda.gov** and keep a copy of the sent email **OR** fax it to us at **(612) 336-3501** and keep the fax confirmation as proof of timely submission.

There are three ways to submit your Open Season election:

- Electronically through your My Employee Personal Page **[My EPP \(Recommended\)](#)**
- Email the **[Standard Form 2809](#)** (SF-2809) to **aphis.open.season@usda.gov**
- Fax to (612) 336-3501

NOTE 1: Be sure to remind employees to keep a copy of their electronic enrollment confirmation.

ELECTION OPTION 1

Use My EPP: We highly recommend using the National Finance Center's Employee Personal Page (My EPP) to make a health benefits election or change. Go to **<https://www.nfc.usda.gov/epps/index.aspx>** and click on "I Agree." There will be 2 options to choose from to login:

1. Sign in with your USDA PIV Card
2. Sign in with your My EPP User ID and Password (Instructions to establish a My EPP User ID and Password can be found on **[NFC's website.](#)**)

Once the employee has entered the My EPP system, they will complete the following steps:

- Click "Health Insurance" found on the left side of the page.
 - Their current health insurance will show in the middle of the screen.
- Click "Self Service" in the upper right-hand corner of the screen.
 - The employee will need the 3-digit code of the health plan they are enrolling in.
 - Found on the front page of the plan brochure.
 - If the employee will be enrolling in a self plus one or self and family plan, they will need the following family member information:
 - Name
 - SSN
 - Date of birth

ELECTION OPTION 2

If the employee is unable to access their My EPP, they may use the **[Standard Form 2809](#)** (SF-2809) and email it to **aphis.open.season@usda.gov** for manual processing. Only the last two pages of the form are needed. If they need assistance with filling out the form, they may contact the Human Resources POC for assistance.

NOTE 2: Be sure employees understand to only use one method to submit their form, either by email or by fax. They should not submit the SF 2809 by multiple methods. Sending the form by fax and email may cause unnecessary delays in processing the election.

FEDVIP OPEN SEASON

DENTAL & VISION INSURANCE

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental insurance for dental and vision expenses not covered by your FEHB. Since FEDVIP plans are purchased on a group basis, you receive competitive premiums, and you are not subject to limitations on pre-existing conditions.

FEDVIP enrollments automatically continue from one year to the next just like FEHB enrollments. Open season is the time to enroll, cancel, or change your FEDVIP coverage.

To find FEDVIP plan information, go to OPM's [FEDVIP webpage](#).

FEDVIP premiums are paid through payroll deduction using pretax dollars. This means your taxable income will be lower. You are responsible for the full premium. The government does not pay a share of this supplemental insurance. For more information, navigate to OPM's website to view [Plan Premiums](#).

There is no 5-year enrollment requirement for FEDVIP coverage so when you retire, your FEDVIP enrollment will automatically continue into retirement.

FEDVIP ENROLLMENT

To enroll, change, or cancel your enrollment, visit the BENEFEDS website at <https://www.benefeds.gov/> or call 1-877-888-3337. BENEFEDS will send confirmation of Open Season enrollments to enrollees by mid-January.

FEDVIP EFFECTIVE DATES

Action	Effective Dates
Enroll or Change enrollment	January 1, 2025
Elected Cancellation	December 31, 2024

FEDVIP ENROLLMENTS CANNOT BE PROCESSED THROUGH MY EPP OR BY MRP HUMAN RESOURCES. YOU MUST ENROLL THROUGH BENEFEDS ONLINE OR BY PHONE.

FSAFEDS OPEN SEASON

FEDERAL FLEXIBLE SPENDING ACCOUNTS

FSAFEDS can help you save money by allowing you to set aside pretax funds to pay for eligible out-of-pocket dependent-care and health-care expenses.

- The Dependent Care Flexible Spending Account (DCFSA) reimburses nonmedical expenses associated with childcare or adult day care. The maximum limit is \$5,000 per household.
- The Health Care Flexible Spending Account (HCFSA) reimburses eligible health care expenses. The maximum limit is \$3,300.
- Employees covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in a Limited Expense HCFSA (LEX HCFSA) for their eligible dental and vision expenses. The maximum limit is \$3,300.

THE FSAFEDS CALCULATOR

The [FSA Savings Calculators](#) can help employees determine how much money to set aside. The minimum election for the flexible spending accounts is \$100. If employees enroll in FSAFEDS during Open Season, they will have from January 1, 2025, through December 31, 2025, to spend their FSA account. Employees can rollover up to \$640 from the 2024 plan year to the 2025 plan year, only if they enroll in FSA during Open Season this year. Any amount over \$640 not used will be forfeited.

For a list of frequently asked questions about the program, go to [FSA FAQs](#).

Enroll in FSAFEDS online or by phone at 1-877-372-3337.

Representatives are available Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time.

FSAFEDS EFFECTIVE DATES

Open Season enrollments will be effective January 1, 2025.

FSAFEDS ENROLLMENTS CANNOT BE PROCESSED THROUGH MY EPP OR BY MRP HUMAN RESOURCES. YOU MUST ENROLL THROUGH FSAFEDS ONLINE OR BY PHONE.

CONTACT INFORMATION

Email Address: APHIS.Open.Season@usda.gov

BENEFEDS

Phone:

1-877-888-3337

Website:

<https://www.benefeds.gov/>

FSAFEDS

Phone:

1-877-372-3337

Website:

<https://www.fsafeds.gov/>

HUMAN RESOURCES POC

Amanda Hawes

Phone:

612-336-3293

Fax: **(612) 336-3501**

Email:

aphis.open.season@usda.gov

ADDITIONAL LINKS

<https://www.aphis.usda.gov/>

<https://www.opm.gov/healthcare-insurance/>

REMEMBER

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NOVEMBER 11, 2024 – December 09, 2024**