

FEDERAL BENEFITS OPEN SEASON

OPEN SEASON AND YOU

If you are eligible for benefits, Open Season is your annual opportunity to assess your health care needs and to make any necessary changes to your health, dental, and vision insurance for 2024. It is also the time to establish your 2024 Flexible Spending Account (FSA) for health care and dependent care.

HEALTH, DENTAL & VISION

As a federal employee, you have two excellent features to your health benefits: (1) choice of employer-sponsored insurance plans; and (2) no restriction on pre-existing conditions. With these two incentives, you have enormous control over the cost and coverage of your benefits. Take advantage of them! If you will be facing known health care costs next year, pick a plan that provides great coverage for it. Maybe you need dental work next year; consider getting the supplemental dental coverage. If your family needs glasses, maybe the vision insurance will end up saving you money. There are tools available to help you choose a health plan.

If you make no changes, your current enrollment in the Federal Employees Health Benefits (FEHB) and Federal Employees Dental and Vision Insurance Program (FEDVIP) will continue; be sure that you check the 2025 plan brochure for any changes in coverage or premiums.

Once Open Season **closes on December 9, 2024**, you will no longer be able to make changes or to enroll in these three programs until the next Open Season (unless you have a Qualifying Life Event). Don't miss this chance!

FLEXIBLE SPENDING ACCOUNT

Take the time to review your last year's medical expenses. Did you underestimate your out-of-pocket health and dependent care costs and put aside too little in your flexible spending account? Did you overestimate your health care costs? If so, you may need to adjust the amount of your flexible spending account next year. There is a calculator available to help you determine how much money to set aside.

To participate in a Flexible Spending Account (FSA) in 2025, you must re-enroll annually. If you choose not to participate, you are missing out on potential tax savings.



REMINDER

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

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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/policy-data-oversight/benefits/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

When there are so many choices available to you, selecting a health plan can seem daunting, but there are several tools available that can help make this important decision easier. 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 find and compare all the plans that are available to you. This tool provides side-by-side comparisons of the plans, including benefits, premiums, and out of pocket expenses. The tool can help you narrow down your choices.

Once you've narrowed down your choices to two or three plans, read the brochures. All the carriers are required to format their brochures identically, which makes it easier for you to compare their plan details. Don't skip this step because the brochure is where you will find out exactly what is and is not covered by the plan as well as specifics about deductibles, geographic coverage, and any required membership fees.

Before making your final decision, be sure to check the [Provider Directories](#) on the health carrier's website for the doctors and clinics covered by the different plans in your state.

ELIGIBILITY

Eligible family members for the FEHB program are:

- Your current spouse
- Children under age 26 including:
 - Biological child
 - Stepchild
 - Adopted child
- Child age 26 or older incapable of self-support because of a physical or mental disability that began before age 26.

A Foster Child under the age of 26 may be covered under your FEHB enrollment under certain conditions. Review the [Foster Child Fact Sheet](#) to review eligibility requirements.

If you are adding a foster child to your plan, do not use My EPP to make your election. Submit the SF-2809 and the required supporting documentation to the HR Benefits Team. A list of the required supporting documentation along with the required certification for foster children can be found at [FEHB Family Member Eligibility Documents](#).

NOTE: Grandchildren are NOT considered eligible family members unless they qualify as your Foster Child.

DEADLINE

The deadline for Open Season elections is **Monday, December 09, 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 09, 2024**.

MAKING AN FEHB ELECTION

You are permitted to make only one health insurance election during Open Season. Please make sure you have decided on a plan that is right for you and your family prior to completing the election process.

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: Be sure to keep a copy of your 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 your health benefits election or change. Go to <https://www.nfc.usda.gov/epps/index.aspx> and click on "I Agree." You will have 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](#).)

NOTE: If you are retiring on or before December 31, 2024, DO NOT USE My EPP to process your Open Season change. Instead, complete the SF-2809 and write at the top: **"RETIRING ON (DATE)"**. Submit the SF-2809 to your servicing Benefits Specialist. Your form will be sent to the Office of Personnel Management (OPM) to process with your retirement application.

Once you have entered the My EPP system, click on the "Health Insurance" link found on the left side of the page. Your current health insurance will be shown as well as the "Self Service" button in the upper right-hand corner of the screen. Click on the "Self Service" button to make your change. You will need the 3-digit code of the health plan you are enrolling in (found on the front page of the plan brochure), and if you are enrolling in a self plus one or self and family plan, you will need the name, SSN, date of birth, address, and zip code of each of your eligible family members. Review the information carefully before submitting it.

Very important: Print a copy of your My EPP enrollment for yourself when you are finished. This is your proof of enrollment until you receive ID cards from your health plan.

ELECTION OPTION 2

If you are unable to access your My EPP, you may use the [Standard Form 2809](#) (SF-2809) and submit it to the Human Resources point of contact for manual processing. Only send the last two pages of the form. If you need assistance with filling out the form, you may contact the Human Resources POC for assistance.

NOTE: Be sure to only use one method to submit your form, either by email or by fax. Do not submit the SF 2809 by both. Sending the form by fax and email may cause unnecessary delays in processing your election.

ADDITIONAL FEHB INFORMATION

MEMBER ID CARDS

You will receive your FEHB ID card directly from your health insurance carrier by the effective date of your change. **Open Season elections will be effective January 12, 2025.** If you do not receive your ID card by the beginning of February, please contact the carrier directly.

If you have minor medical expenses, you may need to pay out-of-pocket for covered services and then request reimbursement from your carrier. If you have major medical expenses, such as an emergency room visit or hospitalization, contact the Benefits Section.

INSURANCE PREMIUMS LOWER TAXABLE INCOME

Health insurance premiums are automatically deducted on a pretax basis, under the Premium Conversion program, thereby reducing your taxable income.

If you have waived participation in Premium Conversion in the past, you may wish to change to pretax premium deductions during open season.

More information on Premium Conversion can be found at [Premium Conversion \(opm.gov\)](https://www.opm.gov).

Changing your pretax status during open season is a clear-cut process. Simply log into My EPP, select “Health Insurance - Make changes” and switch premiums to “Pretax.”

RETIRING DURING OPEN SEASON

If you are retiring on or before December 31, 2024, do not use MY EPP to process your Open Season change.

Please complete and submit the SF-2809 to your servicing Benefits Specialist.

DOWNSIDE TO CANCELLING FEHB

If you choose to cancel your enrollment, you should be aware of the following consequences:

- FEHB plans meet the Affordable Care Act's individual shared responsibility requirement for all of those covered. If you decide to cancel your FEHB you will no longer meet this requirement.
- Without a FEHB self plus one or self-and-family enrollment, your survivors will not be able to continue to receive health coverage if you should die, even if they are eligible for a survivor annuity.

If you want to continue FEHB coverage into retirement, you must be enrolled in the program for the five years of service immediately before retiring or, if less than five years, for all service since your first opportunity to enroll. (TRICARE coverage counts toward this requirement, but you must be enrolled in a FEHB plan on the date you retire in order to continue coverage). An annuitant who has FEHB coverage only must pay the employee share of the premium, so you may be forfeiting a great benefit.

EFFECT OF NON-PAY (LEAVE WITHOUT PAY – LWOP) STATUS

If you enter a non-pay status, you are responsible for the employee share of your health insurance premiums and you will be billed by the National Finance Center for any pay periods of missed premiums. There are exceptions for active military duty. You can review the [LWOP and Non-Pay Status Fact Sheet](#) for more information.

LEAVING FEDERAL SERVICE

If you leave Federal employment, you may be eligible for Temporary Continuation of Coverage (TCC), which continues your FEHB enrollment for up to 18 months. TCC is also available for up to 36 months for dependents who lose their eligibility as family members under your FEHB enrollment. This includes a spouse who loses coverage because of divorce and children who lose coverage because they reach age 26. TCC enrollees must pay the total plan premium (employee and government shares) plus a 2% administrative charge and must enroll within specific time frames.

Information you provide by enrolling in the Federal Employees Health Benefits Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether you qualify for benefits, payments, or eligibility in the FEHB program, Medicare, or other government benefits programs.

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 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 Open Season elections are 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.**

BENEFIT FAIRS AND WEBINARS

2025 Virtual Benefits Fair

Register to attend the [Federal Virtual Benefits Fair](#) to chat with carriers, review 2024 plan details, and get the information you need to help make the right decisions in one convenient, online location.

Representatives from all participating carriers will be available to take your questions during four live carrier chat days:

Thursday	November 14, 2024	10 a.m.–5 p.m. (ET)
Thursday	November 21, 2024	10 a.m.–5 p.m. (ET)
Tuesday	November 26, 2024	10 a.m.–5 p.m. (ET)
Tuesday	December 3, 2024	10 a.m.–5 p.m. (ET)

2024 Benefits Webinars

BENEFEDS will be offering 5 online webinars. These webinars can be found on their website at www.benefeds.gov/learn/fedvip/webinars. The webinars being offered are as follows:

Course	Date	Register
Navigating the Virtual Benefits Fair	November 5, 2024	Navigating the Virtual Benefits Fair
FEDVIP: Shop, Enroll, and Manage Your Dental and Vision Insurance	November 7, 2024	FEDVIP: Shop, Enroll, and Manage Your Dental and Vision Insurance
Making the Most of the Federal Benefits Open Season	November 12, 2024	Making the Most of the Federal Benefits Open Season
Military Families: Shop, Enroll, and Manage Your Dental and Vision Insurance	November 13, 2024	Military Families: Shop, Enroll, and Manage Your Dental and Vision Insurance with the FEDVIP
FSAFEDS: The Benefit that Saves You Money	November 20, 2024	FSAFEDS: The Benefit that Saves You Money

Note: If you are unable to attend the above webinars on the dates listed you will have an opportunity to watch them on-demand after they have aired.

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 WEBSITES

APHIS:

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

OPM:

<https://www.opm.gov/health-care-insurance/>

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NOVEMBER 11, 2024 – December 09, 2024**