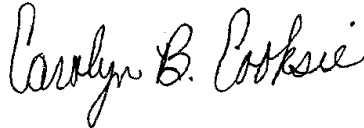


For: FFAS Employees

2011 Federal Employees Benefits Open Season

Approved by: Associate Administrator for Operations and Management



1 Overview

A Purpose

This notice announces and provides guidance about the 2011 Federal Employees Benefits Open Season. The 2011 Open Season begins Monday, November 14, 2011, and continues through Monday, December 12, 2011. The Federal Employees Benefits Open Season allows employees to enroll, cancel enrollment, and make changes to the following:

- FEHB Program
- Health Care and Dependent Care Flexible Spending Account Program (FSAP)
- Federal Employees Dental/Vision Insurance Program (FEDVIP).

B National Office Employee Contacts for Specific Tasks

National Office employees shall use the following table for additional information.

IF employees need to...	THEN...
add/change their Employee Personal Page (EPP)	go to NFC's web site at https://www.nfc.usda.gov , and under Application Launchpad, CLICK "MyEPP" icon.
verify enrollment	contact Sharon Harrell, HRD by telephone at 202-401-0584.
receive policy information	

Disposal Date	Distribution
January 1, 2012	All FAS, FSA, and RMA employees; State Offices relay to County Offices

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1 Overview (Continued)

C Contacts

Employees shall use the following table for additional information.

IF employee is located in...	THEN contact...
<ul style="list-style-type: none"> • Kansas City (KC) or St. Louis, ITSD • KCCO 	Dana Candler, HRD, at either of the following: <ul style="list-style-type: none"> • e-mail to dana.candler@kcc.usda.gov • telephone at 816-926-6117.
<ul style="list-style-type: none"> • APFO • KC or St. Louis, FMD, PARLC • KC, AMD • KC, HRD • KC, MSD • KC, RMA 	Patty Gepford, HRD, at either of the following: <ul style="list-style-type: none"> • e-mail to patricia.gepford@kcc.usda.gov • telephone 816-926-6259.
<ul style="list-style-type: none"> • FAS overseas offices • RMA Regional Offices and Compliance Field Offices, except Kansas City • Washington, DC, FFAS 	Sharon Harrell, HRD, at either of the following: <ul style="list-style-type: none"> • e-mail to sharon.harrell@wdc.usda.gov • telephone at 202-401-0584.
FSA State and County Offices	State Office, Administrative Division.

D OMB Notification

Information provided by enrolling in the FEHB Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether employees qualify for benefits, payments, or eligibility in the FEHB Program, Medicare, or other Government benefits programs.

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2 FEHB Eligibility and Effective Dates

A Actions During Open Season

Eligible employees may take the following actions during Open Season:

- eligible employees may enroll
- enrollees may do any of the following:
 - change from 1 plan or option to another
 - change from self-only to self and family or self and family to self only
 - elect or waive FEHB-Premium Conversion (FEHB-PC).

Note: To learn more about FEHB-PC, see 35-PM, paragraph 62.

B Effective Dates of Enrollments and Changes

Use the following table for additional information.

IF there is a...	THEN the effective date is...
premium rate change	January 1, 2012.
change in enrollment	
new enrollment	January 1, 2012, if the employee is in a pay status for any part of the previous pay period. Otherwise, enrollment will become effective in the pay period after the first pay period in pay status.

Note: Because new enrollments are not effective until January 1, 2012, employees are subject to current plan changes through December 31, 2011.

Example: Susan Jones was enrolled in Aetna during 2011. She makes an Open Season change and elects Blue Cross and Blue Shield. Even though her new insurance is not effective until January 1, 2012, she is still subject to any 2011 plan changes in her Aetna policy January 1, 2011, through December 31, 2011. This includes higher co-pays for doctor visits and prescriptions.

3 2011 Benefits and FEHB Guides and Individual Plan Brochures

A Guides

A 2012 Guide to Federal Benefits providing features of each FEHB and overview of FEDVIP, Flexible Spending Accounts, and Long-Term Care Insurance will be available for employees to review through their SPO. The 2011 FEHB guide may also be accessed on the Internet at www.opm.gov/insure or <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=nbft&topic=hl>.

2012 FEHB guides are RI 70-1 for nontemporary employees and RI 70-8 for temporary employees.

B Access to Plans and Guides

All FFAS employees and SPO's shall download their own electronic copies of FEHB guides and brochures for the 2012 Open Season from www.opm.gov/insure or <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hl>.

HRD highly encourages all employees to use NFC's EPP to make FEHB Open Season changes and enrollments. Employees may access EPP through NFC's web site at <https://www.nfc.usda.gov>, and under Application Launchpad, CLICK "MyEPP" icon.

Note: Employees who do not have access to a computer at work or home may obtain a copy of an FEHB guide or brochure and SF 2809, "Employee Health Benefits Registration Form", through their servicing contact listed in either subparagraph 1 B or C.

C Supervisory Action

Supervisors shall provide FEHB guides to employees who are away from the work site in a nonpay or nonduty status.

D Individual Plan Brochures

After examining the 2012 FEHB guide, employees interested in enrolling or changing plans should review the individual plan brochures for a complete description of benefits to make an informed decision. Employees may access all FEHB brochures at <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hl>.

Note: Employees:

- currently enrolled in a health plan will receive a 2012 benefit plan brochure directly from their health plan
- who elect a new health insurance plan will receive a personal copy from the new insurance carrier.

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4 Employee Action

A Action Required by Employees

Employees must take the following action.

Step	Action
1	Immediately review Exhibits 1 and 2 for significant plan changes to determine whether to take any further action. Note: Exhibit 2 assists employees in identifying nonparticipating plans and other significant plan changes that may affect them.
2	Access NFC's EPP at https://www.nfc.usda.gov to make desired Open Season elections.

B Enrollees Who Continue Their Current Enrollment

Employees who want to continue enrollment in their current FEHB plan should take no action during this Open Season. However, enrollees must enroll in a different plan to continue FEHB coverage in 2012, if their plan:

- will not be participating in the FEHB Program after December 31, 2011 (Exhibit 2).
- is reducing their service area and terminating enrollment codes (Exhibit 2).

Note: See Exhibit 2 for a list of plans and codes with significant changes or that are terminating.

C Continuing FEHB Coverage After Retirement

To continue FEHB coverage after retirement, employees **must** have been continuously enrolled, or covered as a family member, under the FEHB Program for either of the following:

- the 5 years immediately before retirement
- if less than 5 years, for all service since the employee was eligible for these benefits, unless these requirements are waived.

D Dependent Coverage Under Affordable Care Act

See Notice PM-2805 for changes in dependent eligibility.

5 Health Savings Account (HSA)

A Definition of HSA

HSA means a tax-sheltered trust account that employees own to pay qualified medical expenses for themselves, their spouse, and their dependents. Employees may enroll in a high deductible health plan (HDHP) that determines whether employees are eligible for an HSA or health reimbursement arrangements, based on the information provided.

Note: More information on HSA's is provided at <http://www.opm.gov/hsa/faq.asp>.

B HSA Features

HSA features include the following:

- administration by a trustee/custodian
- employee-owned HSA that is theirs to keep even if they change plans or retire
- tax-free interest
- tax-free withdrawals for qualified medical expenses
- unused funds and interest that are carried over, without limit, from year to year
- voluntary contributions that are tax-deductible.

C HSA Benefits

HSA plans may save the employee money through lower premiums, tax savings, and money deposited in their account that may be used to pay the deductible and other out-of-pocket medical expenses in current or future years.

6 FSAP

A Definition of FSAP

FSAP means a tax-favored program that allows employees to set aside pretax money from their paychecks to pay for a variety of eligible expenses. Eligible employees may choose to make a voluntary allotment from their salary to their FSAP during the Open Season.

Employees:

- do not pay employment taxes on FSAP allotments
- shall communicate and enroll directly with the FSAP Administrator, SHPS, Inc. by either of the following:
 - online at <http://www.fsafeds.com>
 - telephone at 1-877-FSAFEDS (1-877-372-3337)
- FSAP contributions must come from an employee's salary through allotments.

6 FSAP (Continued)

A Definition of FSAP (Continued)

Because of the tax advantages of FSAP's, IRS has strict guidelines for their use. One of these guidelines is commonly known as the "use or lose" rule. According to this rule, if an employee has not incurred enough eligible expenses during the benefit year to equal the annual amount contributed to FSAP, the employee loses the balance remaining in the accounts when the benefit year ends.

Employees who are unfamiliar with FSAP benefits and risks are strongly urged to consult with their accountant, tax advisor, or tax preparer **before** electing FSAP or benefit amount. FSAP contributions do not count toward the IRS yearly maximum, nontaxable contribution limit. OPM's FSAP web site:

- is <http://www.opm.gov/insure>
- provides overall program information.

Note: Employees may enroll and file claims with SHPS Inc. by either of the following:

- online at <http://www.fsafeds.com>
- telephone at 1-877-FSAFEDS (1-877-372-3337).

B FSAP Enrollment

Unlike FEHB or FEHB-PC, participation in FSAP is **not** automatic. Employees **must** make a voluntary election on an annual basis. If an employee does **not** make an election during the open enrollment, they will **not** have FSAP in the new benefit year. Employees need to make the following 2 decisions:

- whether they want to have coverage in 1 or both of the FSAP accounts
- the annual amount to contribute to their FSAP.

C Eligibility

Any employee eligible for FEHB is eligible to enroll in FSAP. Employees do **not** need to be enrolled in FEHB to participate.

Note: An employee may not have a Health Savings Account and a Health Care Flexible Spending Account at the same time.

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6 FSAP (Continued)

D Two FSAP Accounts

The following two FSAP accounts are available to eligible employees that allow employees to pay either medical or dependent care expenses using pretax dollars:

- Health Care FSA
- Dependent Care FSA.

Eligible employees may choose to participate in either or both accounts. There are **no** government contributions to FSAP. Employees are encouraged to review OPM’s “Frequently Asked Questions on FSAP” located at <https://www.fsafeds.com/fsafeds/summaryofbenefits.asp>.

7 FEDVIP

A Types of Enrollment

There are 3 types of enrollment available under FEDVIP. The following table provides information on the enrollment types.

Type of Enrollment	Description
Self Only	Covers only the enrolled employee. An eligible employee may enroll in Self Only even though he or she has a family, but the family members are not covered.
Self Plus One	Covers the enrolled employee or annuitant plus 1 eligible family member. Eligible individuals may enroll in Self Plus One even though they have more than 1 eligible family member, but the additional family members are not covered. The enrollee must specify during the enrollment process which 1 eligible family member he or she wants to cover under Self Plus One. The enrollee may change the covered family member to another eligible family member during an Open Season or because of a qualifying life event. Note: Self Plus One is not available under the FEHB Program. FEHB law prohibits such a category.
Self and Family	Covers the enrolled employee and all eligible family members. Enrollees should list all eligible family members when they enroll through www.benefeds.com to ensure timely claim payments. All the enrollee’s eligible family members are automatically covered, even if the enrollee fails to list all of them when enrolling on www.benefeds.com , but claim payments may be delayed for family members who were omitted.

7 FEDVIP (Continued)

B Eligible Employees

Federal and County Office employees are eligible to enroll in FEDVIP, if they are eligible to enroll in the FEHB Program. Employees do **not** need to be enrolled in FEHB, just meet the FEHB eligibility criteria to enroll in FEDVIP.

C How to Enroll

Employees must create a **benefeds.com** account by providing demographic and employment information at **www.benefeds.com**.

Note: **www.benefeds.com** contains an online tutorial, extensive online help, and a Frequently Asked Questions section to assist enrollees through the enrollment process.

D FEDVIP vs. FEHB

FEDVIP and FEHB are entirely separate programs. Some FEHB plans will:

- continue to offer coverage of some dental and vision services
- offer non-FEHB dental and vision services.

FEDVIP provides **supplemental** dental and vision insurance coverage. Some carriers participate in both FEHB and FEDVIP. Individuals eligible to enroll in both programs may choose to enroll in 1 of the following:

- FEHB only
- FEDVIP only
- both
- neither.

Note: Individuals eligible may choose different enrollment types for each program.

Example: Individuals eligible may enroll in Self and Family coverage under FEHB, but Self Only coverage under FEDVIP.

E Re-Enrollment

Re-enrollment is automatic each year, unless an enrollee chooses to make a change during Open Season or a plan terminates its participation in FEDVIP.

F Effective Date of Coverage

The effective date of FEDVIP coverage for 2012 is January 1, 2012.

Plan With Name Change - FEDVIP

Dental Plan Name Change

Area	2011 Plan Name (Old)	2012 Plan Name (New)
Southwestern, Southeastern, Midwestern, and Mid-Atlantic States	Humana/CompBenefits	Humana Dental Company

Plans or Codes With Significant Changes or That Are Terminating

A Table 1 - Plans Leaving the FEHB Program

Enrollees in these terminating plans who do not change health plans by enrolling in another FEHB plan during Open Season will **not** have health benefits for 2012.

State	Plan Name	3 Digit Plan Code
California	Anthem Blue Cross	M51, M52
Indiana	Welborn Health Plan	W11, W12
Indiana	Bluegrass Family Health HDHP <u>1/</u>	KV1, KV2
Kentucky	Bluegrass Family Health HDHP <u>1/</u>	KV1, KV2
Minnesota	Medica Health Plan	M21, M22
Montana	New West Health Services	NV1, NV2, NV4, NV5
New York	Univera Healthcare	Q81, Q82

1/ Enrollees who want to continue enrollment in 2012 in HDHP and receive or make additional contributions to HSA must change to another HDHP in the FEHB Program during Open Season. They need to contact their current 2011 HDHP HSA Fiduciary and IRS for any guidance and questions about their HSA, including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2012 HDHP HSA Fiduciary. If enrollees do not want to continue in HDHP, they must change to another health plan option during Open Season or they will **not** have health benefits for 2012. However, the enrollees must contact the HDHP HSA Fiduciary and IRS for any guidance and questions about HSA tax considerations and penalties.

B Table 2 - Plan Reducing Its Service Area Without Terminating Enrollment Codes

Enrollees in the service area being dropped who do not change health plans during Open Season will have to travel to their plan’s remaining service area to obtain medical care to receive full benefits from the plan in 2012.

State	Plan Name	3 Digit Plan Code	Area Dropped
Illinois	Humana Benefits Plan of Illinois	9F1, 9F2, AB4, AB5	Kane and McHenry counties.

Plans or Codes With Significant Changes or That Are Terminating (Continued)

C Table 3 - Plans Terminating Options and Enrollment Codes

Enrollees in these plans' options will be automatically deemed and enrolled into their plans' option that is identified in the following table **unless** they enroll in another plan option or plan during Open Season.

State	Plan Name	Terminating Options (End of 2011)	Terminating Codes (End of 2011)	Deemed Options and Codes for 2012
Georgia	Kaiser Foundation Health Plan of Georgia, Inc. HDHP	HDHP <u>1</u> /	GW1, GW2	Standard F84, F85
Michigan	Health Alliance Plan HDHP	HDHP <u>1</u> /	524, 525	High 521, 522

1/ Enrollees in the terminating HDHP options who want to continue enrollment in 2012 in an HDHP **must** change to another HDHP in the FEHB Program during Open Season if they want to continue to receive or make additional contributions to HSA. They need to contact their current 2011 HDHP HSA Fiduciary and the IRS for any guidance and questions about their HSA, including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2012 HDHP HSA Fiduciary. If these enrollees do not enroll in another HDHP plan or another FEHB plan during Open Season, these enrollees will be automatically switched into their plan's 2012 deemed option. These enrollees should also contact the HSA Fiduciary and the IRS for any guidance and questions about the HSA, including tax considerations and penalties.

D Table 4 - Plans Adding New Options and Enrollment Codes

The following plans are adding options for 2012.

State	Plan Name	New Option	New 3-Digit Codes
District of Columbia	CareFirst BlueChoice	Healthy Blue (Standard)	2G4, 2G5
Florida	Coventry Health Plan of Florida	HDHP	J41, J42
Maryland	CareFirst BlueChoice	Healthy Blue (Standard)	2G4, 2G5
Michigan	Health Alliance Plan	Standard	GY4, GY5
Virginia	CareFirst BlueChoice	Healthy Blue (Standard)	2G4, 2G5

Plans or Codes With Significant Changes or That Are Terminating (Continued)

E Table 5 - Plan Name Changes

The following plans are changing their names for 2012.

State	2011 Plan Name (Old)	Plan Codes	2012 Plan Name (New)
California	PacifiCare of California	CY1, CY2	UnitedHealthcare of California
Iowa	HealthPartners Open Access Copay / Three for Free	V31, V32, V34, V35	HealthPartners High and Standard Option
Michigan	Physicians Health Plan of Mid-Michigan	9U4, 9U5	Physicians Health Plan
Minnesota	HealthPartners Open Access Copay / Three for Free	V31, V32, V34, V35	HealthPartners High and Standard Option
North Dakota	HealthPartners Open Access Copay / Three for Free	V31, V32, V34, V35	HealthPartners High and Standard Option
South Dakota	HealthPartners Open Access Copay / Three for Free	V31, V32, V34, V35	HealthPartners High and Standard Option
Texas	PacifiCare of Texas	GF1, GF2	UnitedHealthcare Benefits of Texas, Inc.
Wisconsin	HealthPartners Open Access Copay / Three for Free	V31, V32, V34, V35	HealthPartners High and Standard Option

F Table 6 - Service Area Expansions With New Enrollment Codes

The following plans are expanding for 2012.

State	Plan Name	New 3 Digit Plan Code	General Location
Illinois	Humana CoverageFirst	GB1, GB2	Counties of Boone, Bureau, DeKalb, Dewitt, Fulton Henderson, Henry, Knox, LaSalle, Lee, Livingston, Marshall, McDonough, McLean, Mercer, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, and Woodford.
Kansas	Aetna Open Access	HY1, HY2	Counties of Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, and Wyandotte.
Missouri	Aetna Open Access	HY1, HY2	Counties of Buchanan, Cass, Clay, Jackson, Lafayette, Platte, and Ray.
Nevada	Aetna Open Access	HF1, HF2	County of Clark; Partial county of Nye in ZIP Codes 89041, 89048, 89060, and 89061.
Tennessee	Humana Health Plan, Inc.	GJ1, GJ2, GJ4, GJ5	Counties of Anderson, Blount, Campbell, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Morgan, Roane, Scott, Sevier, Sullivan, Unicoi, Union, and Washington.

Plans or Codes With Significant Changes or That Are Terminating (Continued)

G Table 7 - Service Area Expansions Without New Enrollment Codes

The following plans are expanding for 2012.

State	Plan Name	3 Digit Plan Code	General Location of New Area
Arkansas	Aetna HealthFund Consumer Driven Health Plan (CDHP) HDHP	221, 222, 224, 225	Counties of Clay, Fulton, and Randolph.
California	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Humboldt and Tehama.
California	Kaiser Foundation Health Plan of California	621, 622, 624, 625	Northern San Diego area ZIP Codes 92003, 92028, 92059, 92060, 92061, 92086, and 92088.
Georgia	Aetna Open Access	2U1, 2U2	Counties of Dawson, Floyd, Gordon, Greene, Jasper, Lamar, Morgan, Pike, and Polk.
Illinois	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Edwards and Lawrence.
Illinois	Health Alliance HMO	FX1, FX2	Counties of Bond, Calhoun, Clinton, Fulton, Kane, Kankakee, Monroe, and Will.
Iowa	Coventry Health Care of Iowa	SV1, SV2, SY4, SY5, SV4, SV5	Counties of Cass, Crawford, Fremont, Harrison, Mills, Monona, Montgomery, Page, Pottawattamie, and Shelby.
Kansas	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	County of Doniphan.
Louisiana	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Avoyelles, La Salle, Morehouse, and Tensas; partial county of Concordia ZIP Codes 71326, 71334, and 71377.
Michigan	HealthPlus of Michigan	X51, X52	City of Bad Axe and counties of Huron and Washtenaw; Townships of Bingham, Caseville, Chandler, Colfax, Dwight, Fairhaven, Hume, Lake, Lincoln, McKinley, Meade, Oliver, Port Austin, Sheridan, Verona, Village-Port Austin, and Windsor.
Michigan	Physicians Health Plan	9U4, 9U5	Counties of Hillsdale and Jackson; partial County of Lenawee in the following Townships/ZIP Codes: Cambridge – 49265, Hudson – 49247, Rollin – 49220, and Woodstock – 49233; partial county of Washtenaw in the following Townships/ZIP Codes: Bridgewater – 48115, Lima – 48118, Manchester – 48158, Saline - 49236, Scio – 48130, Sharon – 49240, Sylvan – 48118, and Webster – 48189.

Plans or Codes With Significant Changes or That Are Terminating (Continued)

G Table 7 - Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Plan Code	General Location of New Area
Mississippi	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Clay, Issaquena, Leake, Smith, Wayne, Yalobusha, and Yazoo.
Missouri	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Atchison, Gentry, Harrison, Nodaway, Saint Clair, and Worth.
New York	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Franklin, Lewis, Otsego, and Schoharie; partial county of Saint Lawrence in the following ZIP Codes: 12922, 12927, 12965, 12967, 13613, 13614, 13617, 13621, 13623, 13625, 13630, 13633, 13635, 13639, 13642, 13643, 13646, 13647, 13649, 13652, 13654, 13658, 13660, 13662, 13664, 13666, 13667, 13668, 13669, 13670, 13672, 13676, 13677, 13678, 13680, 13681, 13683, 13684, 13687, 13690, 13694, 13695, 13696, 13697, and 13699.
Oklahoma	Globalhealth, Inc.	IM1, IM2	Counties of Adair, Alfalfa, Atoka, Beaver, Beckham, Bryan, Choctaw, Cimarron, Coal, Cotton, Craig, Delaware, Dewey, Ellis, Grant, Greer, Harper, Haskell, Jefferson, Kay, Latimer, LeFlore, Marshall, McCurtain, Ottawa, Pittsburg, Pushmataha, Roger Mills, Texas, Tillman, Washita, Woods, and Woodward.
Pennsylvania	Geisinger Health Plan	GG4, GG5	County of Fulton.
Tennessee	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Bledsoe and Hardin.
Washington	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	County of Wahkiakum.
Washington	Kaiser Foundation Health Plan of Northwest	571, 572, 574, 575	Partial county of Skamania in ZIP Code 98605.
West Virginia	Aetna HealthFund CDHP and HDHP	221, 222, 224, 225	Counties of Hampshire and Mineral.
West Virginia	The Health Plan of the Upper Ohio Valley, Inc.	U41, U42	Counties of Berkeley, Boone, Braxton, Cabell, Clay, Fayette, Greenbrier, Hampshire, Jackson, Jefferson, Kanawha, Lincoln, Logan, Mason, Mercer, Monroe, Morgan, Nicholas, Pocahontas, Putnam, Raleigh, Roane, Wayne, and Wyoming.