

For: FFAS Employees

2003 Federal Employees Health Benefits (FEHB) Open Season

Approved by: Deputy Administrator, Management



1 Overview

A Purpose

This notice announces and provides guidance about the 2003 FEHB open season.

The 2003 FEHB open season will be held from November 10, 2003, through December 8, 2003, for eligible employees.

B National Office Contacts

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

| If employee needs to... | THEN contact... |
|--------------------------------|--|
| Obtain SF-2809 | OPM website at http://dc.ffasintranet.usda.gov/hrd/FEHB.html HRD, Domestic Operations Branch (DOB), Services Group at: <ul style="list-style-type: none"> • 202-418-9135 • 202-418-9136 • Room 6955-South, on or after November 10th. |
| Obtain a plan brochure | |
| Verify enrollment | HRD, DOB, Services Group at: <ul style="list-style-type: none"> • 202-418-9135 • 202-418-9136. |
| Receive policy information | HRD, Performance Management Benefits and Awards Branch (PMBAB) at: <ul style="list-style-type: none"> • 202-418-9034 • 202-418-9039 • 202-418-9021 • TDD 202-418-9116. |

| | |
|----------------------|---------------------|
| Disposal Date | Distribution |
| February 1, 2004 | All FFAS employees |

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1 Overview (Continued)

C Field Office Contacts

| If employee is located in... | THEN contact... |
|---|---|
| <ul style="list-style-type: none"> • KCAO • KCCO • KCFO • KC-AORC-ITPDCO • KC-ITSD-ADC • KC-TSC • KC-URITAMC • Research and Development Division, RMA • APFO | KCAO, HRD, Processing Section at: <ul style="list-style-type: none"> • 816-926-6225 • TDD 816-926-7440. |
| FAS Overseas employees | HRD, PMBAB: <ul style="list-style-type: none"> • Susan Brown at 202-418-9039 • Darla Hensley at 202-418-9021 • Maria Ruiz at 202-418-9034 • TDD 202-418-9116. |
| RMA <ul style="list-style-type: none"> • Regional Offices • Compliance Field Offices | |
| State and County Office | 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 employee qualifies for benefits, payments, or eligibility in the FEHB program, Medicare, or other Government benefit programs.

2 Eligibility and Effective Dates

A Actions During Open Season

During FEHB open season eligible employees:

- may enroll
- if enrolled, may:
 - change from 1 plan or option to another
 - change from self only to self and family
 - elect and waive FEHB-Premium Conversion

Note: Refer to Notice PM-2201 for more information on FEHB-Premium Conversion.

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2 Eligibility and Effective Dates (Continued)

A Actions During Open Season (Continued)

- cancel enrollment
- change from family to self only
- make any combination of these changes.

B Temporary Continuation of Coverage (TCC)

Employees who leave Federal employment may be eligible for TCC, unless they are separated for gross misconduct.

TCC is available for up to 18 months for separated employees, and up to 36 months for dependents who lose eligibility as a family member under the employee's enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22.

TCC enrollees must pay the total plan premium, without a government contribution, plus a 2 percent charge for administrative expenses. There are specific timeframes in which the employees or their dependent must enroll in TCC. For additional information, contact the employing office.

C 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 11, 2004. |
| a change in enrollment | |
| a new enrollment | January 11, 2004, 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 a pay status. |

3 2004 FEHB Guide and Individual Plan Brochures

A Guide to FEHB Plans for Federal Civilian Employees

The 2004 FEHB Guide (RI-70) that provides features of each plan, including the enrollee's share of the bi-weekly premium rates, will be available for employees to review through their employing office. The 2004 FEHB Guide can also be accessed at <http://dc.ffasintranet.usda.gov/hrd/FEHB.html>.

The 2004 FEHB Guides will be issued as follows:

- RI-70-1 for non-temporary employees
- RI-70-8 for temporary employees
- RI-70-10 for visually impaired employees.

B Supervisor Action

Supervisors shall provide RI-70-1 or RI-70-8 to employees who are away from the work site in a nonpay or nonduty status.

C Individual Plan Brochures

After examining RI-70, employees interested in enrolling or changing plans should review the individual plan brochures for a complete description of benefits to make an informed decision. Because of the limited quantity of plan brochures received, employees who want to review a specific plan brochure should do either of the following:

- obtain brochures on the internet at <http://dc.ffasintranet.usda.gov/hrd/FEHB.html>

Note: Website will be updated with all 2004 brochures as they become available.

- contact the employing office to obtain a copy of the plan brochure if unable to obtain a plan brochure on the Internet (see subparagraphs 1 B and C for contacts).

Note: Employees:

- currently enrolled in a health plan will receive a 2004 brochure directly from the health plan
- who elect a new health insurance plan will receive a copy from the new insurance carrier.

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4 Employee Action

A Action Required by Employees

Employees must take the following actions.

| Step | Action |
|------|--|
| 1 | <p>Contact and/or review their existing FEHB health plan and determine whether to take any further action that will require completing SF-2809 this open season.</p> <p>Note: At the time of this notice, the 2004 Notification of Significant Plan Changes had not been released by OPM for the 2004 plan year. Notification will be distributed to employees via email when received from OPM. Notification will also be added to HRD's website at http://dc.ffasintranet.usda.gov/hrd/FEHB.html.</p> |
| 2 | <p>To process health plan enrollment or changes:</p> <ul style="list-style-type: none">• access Employee Express at www.employeeexpress.gov• obtain SF-2809 from the employing office <p>Note: The completed SF-2809 must be received by the employing office before COB on December 8, 2003.</p> |

B Employee Express

FFAS employees (excluding overseas employees), may access Employee Express by touch-tone telephone or the Internet to make open season changes involving FEHB coverage. Transactions are made by the employee using the personal identification number (pin).

Access Employee Express using either of the following methods:

- touch tone telephone at:
 - 912-757-3086 during work hours
 - 800-827-6291 after work hours
- on the Internet at www.employeeexpress.gov.

4 Employee Action (Continued)

C Enrollees Who Continue Current Enrollment

Employees who wish to continue current enrollment **should take no action during open season.**

Enrollees must enroll in a different plan to continue FEHB coverage for 2004, if the current plan:

- will not be participating in the FEHB program after December 31, 2003
- dropped an enrollment area having a separate enrollment code.

D Continuing FEHB Coverage After Retirement

To continue FEHB coverage after retirement, employee must have been continuously enrolled or covered as a family member under the FEHB program for 1 of the following:

- 5 years of service immediately preceding retirement
- since first opportunity to enroll
- during all service in which eligible.