2016 BENEFITS OPEN SEASON
Monday, November 14 through
Monday, December 12, 2016

ARMY BENEFITS CENTER-CIVILIAN
1-877-276-9287
https://www.abc.army.mil
Agenda

• Federal Employees Health Benefits (FEHB) Plan Comparison Tool
• Self Plus One Option
• Enrollment through Employee Benefits Information System (EBIS)
• Federal Employees Dental and Vision Insurance Program (FEDVIP)
• Flexible Spending Accounts (FSA)
Affordable Care Act (ACA) & FEHB

• The Marketplace health insurance does NOT affect FEHB
• All FEHB plans meet the ACA “minimum essential coverage” requirement
• For Marketplace information: https://www.healthcare.gov/1-800-318-2596
The Federal Employees Health Benefits (FEHB) Program

- HMO (Regional Plans with specific service areas)
- FFS (Fee-for-Service/Nationwide Plans)
- To see a list of all available plans visit: https://www.opm.gov/insure
https://www.opm.gov/healthcare-insurance/healthcare/plan-information/

Select Plan Information, then Compare Plans
Enter the zip code where you live
Select Non U.S. Postal Service
Select your Pay Frequency
Enrollment codes

Compare plans by placing a check mark in the box

<table>
<thead>
<tr>
<th>Plans</th>
<th>General Plan Information</th>
<th>Enrollment Codes</th>
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<tbody>
<tr>
<td>Aetna Direct CDHP</td>
<td>HMO 677-455-6604</td>
<td>N51 N62 N63</td>
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<tr>
<td>Aetna HealthFund CDHP and Value Plan Basic</td>
<td>HMO 677-450-6604</td>
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<td>224 225 226</td>
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<tr>
<td>Aetna Open Access High</td>
<td>HMO 800-969-3343</td>
<td>HA1 HA2 HA3</td>
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<tr>
<td>Aetna Open Access Standard</td>
<td>HMO 800-960-3343</td>
<td>HA4 HA5 HA6</td>
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<tr>
<td>APWU Health Plan CDHP</td>
<td>FFS 800-222-2788</td>
<td>474 475 476</td>
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Available Open Season 2016 (effective 08 Jan 2017)

- Premium information is available
- Enrollees designate specific family member for coverage
- Eligibility for family members has not changed
- Enrollees with more than one family member who wish to switch to a different family member must have QLE and make election on SF 2809 even if not changing FEHB plan
Info available at https://www.opm.gov/healthcare-insurance/special-initiatives/self-plus-one/

- Enrollees must elect their enrollment type.
- OPM, agencies and carriers will not initiate enrollment changes on behalf of enrollees.
Who Is An Eligible Family Member

- **Spouse** (valid common law marriage)
- **Children under age 26** (legally adopted children, stepchildren, and recognized natural (born out of wedlock) children.
- **Foster children** (if they live with you in a regular parent-child relationship).
- A child age 26 or over who is **incapable of self support** because of a mental or physical disability that existed before age 26 is also an eligible family member.
BAL 14-210

Extends FEHB eligibility to formerly ineligible employees in response to the Affordable Care Act:

- Temporary employees with a work schedule of at least 30 hours per week for at least 90 days
- Intermittent employees (regardless of appointment type) who are expected to work at least 30 hours per week for at least 90 days
- Seasonal employees expected to be in pay status less than 6 months per year who are expected to work at least 30 hours per week for at least 90 days

Premium based on regular (F/T) employees cost

Coverage cannot be rescinded based on actual hours worked

Eligibility begins upon meeting criteria (i.e. ext of appointment from 60 to 90 days)
FEHB Enrollment

Enroll through EBIS on the Army Benefits Center – Civilian website or if you need assistance, please call ABC-C
https://www.abc.army.mil
1-877-276-9287

Hours of Operation:
M-F 6:00a.m- 6:p.m Central Time (CT)
Closed Federal Holidays
Effective date for Open Season enrollments or changes is January 08, 2017

Effective date for Open Season cancellations is midnight, January 07, 2017

Leave and Earnings Statement (LES) will show changes:
- DCMA and Air National Guard – January 27, 2017
- DA and Army National Guard – February 02, 2017

If you do not see your FEHB deductions on your LES, on those dates, please contact ABC-C immediately.
Making Your Election on EBIS
https://www.abc.army.mil

Click on EBIS to get started
Login to EBIS

Enter your SSN (no dashes) & your PIN then click Login
Click on the Transaction button.
To make an FEHB election or change click here
During Open Season the drop down will indicate an Open Season election opportunity. Do NOT select open season if you have QLE.
Select one of the three options and click Next.
Verify this is the correct plan. If okay, click Next.
During Open Season this option will not appear unless you select the Non-Open Season election.
Complete only if applicable, otherwise click Next.
Adding family members
Read the security warning and select Process Transaction. If this step is omitted your action will not process!
Print a copy of your election to keep for your records by clicking on the printer.
Your election is now pending
I received a notice from my FEHB carrier that they are dropping out of the FEHB program. Should I make an Open Season change? Yes. If you do not change health plans during Open Season, you will automatically be enrolled in GEHA standard option for 2017.

Do I have to make an Open Season election if I want to continue using the plan I currently have in 2017? No. As long as your current plan is still a valid plan for your area next year, you do not need to make any changes. Your current coverage will automatically continue.
Open Season & Retirement

Retiring between November 14, 2016 and January 07, 2017?

- Do NOT process your Open Season change through EBIS
- Submit a completed SF2809 Health Benefits Registration Form with your retirement application. Please annotate "Open Season" on top of form
- Processed by the Office of Personnel Management (OPM)
FEDVIP
Federal Employees Dental & Vision Insurance Program
https://www.benefeds.com
FEDVIP Enrollment

Enroll through website or by phone
https://www.benefeds.com/
1-877-888-3337

Hours of Operation during Open Season:
M-F 8:00a.m-9:00p.m Eastern Time (ET)
Closed Thanksgiving Day

Effective date for Open Season enrollments or changes is
January 01, 2017
FSA
Flexible Spending Account
https://www.fsfeds.com
FSA Enrollment

Enroll through website or by phone
https://www.fsafreds.com
1-877-372-3337

Hours of Operation during Open Season
M-F 9:00a.m-9:00p.m Eastern Time (ET)
Closed Thanksgiving Day

Effective date for Open Season enrollments is
January 01, 2017
Additional Information

- 2016 Federal Benefits Open Season Information
  https://www.opm.gov/healthcare-insurance/open-season/resources/

- Insurance FastFacts
  https://www.opm.gov/healthcare-insurance/fastfacts/

- Frequently Asked Questions about FEHB
  https://www.opm.gov/healthcare-insurance/insurance-faqs/
Questions