

DID YOU KNOW

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) AND FLEXIBLE SPENDING ACCOUNT (FSA) OPEN SEASON

The Office of Personnel Management (OPM) has announced the 2005 Open Season for the Federal Employees Health Benefits (FEHB) Program and the Flexible Spending Account (FSA) beginning November 14, 2005 through December 12, 2005.

The FEHB guides are available for downloading from the FEHB website at <http://www.opm.gov/insure/06/guides/index.asp>. Plan brochures are available at <http://www.opm.gov/insure/health/brochures/index.asp>. A limited supply of guides and brochures will also be available at your local human resource office.

If you are eligible for FEHB, you can enroll; change from self only to self and family or from self and family to self only; change from one plan to another; change from one plan option to another (i.e., high option to standard option); or cancel your enrollment. Employees are urged to make open season changes through ESS at <https://mis.doe.gov/ess>. Select the Federal Health Benefits option under Update and follow the election process, or by submitting a hardcopy SF 2809 available at <http://www.opm.gov/Forms/html/sf.asp>.

If you participate in Premium Conversion (PC), which allows your FEHB premium to be deducted from your pay before taxes, you have the option to change your PC status. You may go from participating to waive or vice versa. To change your status, you must complete the waiver form, which is available on the web at http://www.opm.gov/asd/pdf/2000/00-215_attach3.pdf. **FEHB and PC Open Season changes are effective January 8, 2006.**

The FSA allows you to set aside money before taxes to pay for a wide range of health care and dependent care expenses. FSAFEDS offers two types of flexible spending accounts: The Health Care FSA (HCFSA) and the Dependent Care FSA (DCFSA). The HCFSA can be used for your own non-reimbursed health care expenses as well as those for anyone you claim as a dependent on your Federal Income Tax return. Examples of eligible expenses are health plan deductibles and co-pays, vision and dental care including orthodontia, over-the-counter medicine, prescription drugs, preventive care screenings, occupational therapy and much more. You can save 20 to 40 percent on these expenses, depending upon your tax situation. The DCFSA reimburses you for dependent care expenses that allow you and your spouse to work, look for work, or attend school full-time. Eligible expenses include childcare, before and after school care, late pickup fees and more. The health care FSA maximum contribution amount for 2006 has increased to \$5,000. The 2006 maximum contribution amount remains at \$5,000 for the dependent care FSA.

Federal employees of participating agencies who are eligible for FEHB may enroll in the HCFSA. Except for intermittent employees who work fewer than six months, all employees of participating Federal agencies may enroll in the DCFSA, even if they are not eligible for FEHB.

Employees can enroll during open season by either calling FSAFEDS toll free at 1-877-372-3337 or at <https://www.fsafeds.com> and click on “enroll”. **All FSA open Season changes are effective January 1, 2006.**