

FOR IMMEDIATE RELEASE
November 1, 2016

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2016 Federal Benefits Open Season November 14 – December 12, 2016

The 2016 Federal Benefits Open Season for the 2017 plan enrollments in the Federal Employees Health Benefits (FEHB) Program, Federal Employees Dental and Vision Insurance Program (FEDVIP) and Federal Flexible Spending Account Program (FSAFEDS) will run from **Monday, November 14, 2016 through Monday, December 12, 2016**.

2017 plan brochures and additional information will be available on OPM's website through a variety of resources. Employees are encouraged to visit the OPM Federal Benefits Open Season website at www.opm.gov for more complete and comprehensive information regarding the open season. The website is expected to open early November.

During the open season, [eligible employees](#) may make any of the following four benefit choices:

1. Enroll in or change an existing enrollment in a health insurance plan under the Federal Employees Health Benefits (FEHB) Program. **FEHB open season elections are effective January 8, 2017.**
2. Sign up for a flexible spending account for health or dependent care under the Federal Flexible Spending Account Program (FSA) at www.fsafeds.com or by contacting a FSAFEDS Benefits Counselor. **FSA enrollments are effective January 1, 2017.** Enrollments in FSAFEDS cannot be cancelled or changed after their effective date, unless the employee experiences a qualified status change (QSC). **FSA enrollments also do not carry over from year to year; employees must make a positive enrollment each calendar year.**
3. Enroll in or change an existing enrollment in a dental plan under the Federal Employees Dental and Vision Insurance Program (FEDVIP) at <https://www.benefeds.com/>.
4. Enroll in or change an existing enrollment in a vision plan under the Federal Employees Dental and Vision Insurance Program (FEDVIP) at <https://www.benefeds.com/>. **FEDVIP enrollments are effective January 1, 2017.** Premium deductions will start with the first full pay period beginning on/after January 1, 2017. You can use your benefits as soon as your enrollment is confirmed.

Reminder: THE GUIDE TO FEDERAL BENEFITS: OPM is no longer producing the *Guide to Federal Benefits* (Guide). This includes both the printed and online versions of the Guide. OPM will provide additional online materials, such as FASTFACTS and premium charts for Temporary Continuation of Coverage (TCC) enrollees and former spouses enrolled under Spouse Equity.

Reminder: Under the Affordable Care Act (ACA), the Federal government, state governments, insurers, employers, and individuals are given shared responsibility to reform and improve the availability, quality, and affordability of health insurance coverage in the United States.

The individual shared responsibility (ISR) provision calls for each individual to have qualifying health care coverage (known as minimum essential coverage (MEC)) for each month of the year, qualify for an exemption, or make a payment when filing his or her federal income tax return. The provision applies to individuals of all ages, including children. Individuals who do not have qualifying minimum essential coverage and who do not qualify for an exemption will need to make an individual shared responsibility payment for each month they do not have adequate coverage. The fee will be collected when tax returns are filed.

The Defense Finance and Accounting Service (DFAS) agency is required to furnish a Form 1095-C to each employee. **MyPay** has been updated to allow you to elect to receive this tax form electronically. Electronic delivery is the fastest and most secure method to receive your 1095-C once it becomes available in January of 2017.

Civilian employees are highly encouraged to log into **MyPay** to turn on electronic delivery. Go to **MyPay** and from the main menu of **MyPay**, select “Turn On/Off Hard Copy of IRS Form 1095.” Please opt in to receive an electronic copy no later than December 31, 2016. For more information on the ACA and tax reporting requirements go to <http://www.irs.gov/Affordable-Care-Act>. For additional details on the tax information you will be receiving from DFAS, visit <http://go.usa.gov/3pQUR>.

If you have questions about logging into **MyPay** and/or making changes to your electronic elections in **MyPay**, contact the DFAS Centralized Customer Support Unit at 1-888-DFAS411 or 1-888-332-7411 and select option #5.

All FEHB plans are eligible employer-sponsored plans and provide minimum essential coverage (MEC).

If you have questions about logging into **MyPay** and/or making changes to your electronic elections in **MyPay**, contact the DFAS Centralized Customer Support Unit at 1-888-DFAS411 or 1-888-332-7411 and select option #5.

All FEHB plans are eligible employer-sponsored plans and provide minimum essential coverage (MEC).

FEHB Program Overview and Highlights

Participation in the FEHB program is voluntary. The FEHB Program provides comprehensive health insurance. Employees can choose from a variety of plan types such as:

- fee-for-service plans
- health maintenance organizations

- consumer-driven health plans
- high deductible health plans

Detailed information to include an explanation of the various plan types is available on OPM's website at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-types/>.

Individual plan brochures available at <http://www.opm.gov/insure/health/planinfo/index.asp> provide detailed information about plan benefits to help you make your final decision. If you have specific benefits questions not answered by the individual plan brochure you should contact the plan directly. Information about FEHB premiums for 2017 is available at <http://www.opm.gov/insure/health/rates/index.asp>.

Premium Conversion/Pre-Tax Premiums

Premium Conversion is a tax benefit that reduces taxable income by allowing you to pay for health insurance on a pre-tax basis. Instead of deducting your insurance premium from your salary, that portion of your salary is used to purchase the benefit thereby reducing an employee's taxable income by the amount of the health insurance premium. This is called **FEHB Premium Conversion (FEHB-PC)**. If you are participating in FEHB-PC, the remarks section of your biweekly Leave and Earnings Statement will include the statement **"Pretax FEHB exclusion \$XXX.XX."**

During Open Season [eligible employees](#) may also elect to waive participation or begin participation in Premium Conversion. Employees who enroll in FEHB will automatically be covered by FEHB-PC unless participation is waived. Employees who elect to participate in Premium Conversion may only make changes or cancel coverage during the Federal Benefits Open Season or upon a qualifying life event.

For instructions on what to do when your health plan is terminating or reducing coverage access the OPM Federal Benefits Fast Facts Bulletin at:
<http://www.opm.gov/healthcare-insurance/fastfacts/>.

To see a list of plans dropping out/or reducing coverage access the OPM list of FEHB Significant Plan Changes for 2017 in attachment 1 FEHB Program Plans terminating or reducing coverage.

- FSAFEDS brochures at www.FSAFEDS.com
- FEDVIP brochures at www.opm.gov/healthcare-insurance/dental-vision/plan-information
- FEHB brochures at www.opm.gov/FEHBbrochures
- OPM's plan comparison tool at www.opm.gov/fehbcompare
- Another plan comparison tool - Checkbook at www.checkbook.org/newhig2/hig.cfm

Do not rely solely on this fact sheet.

Always refer to the individual plan brochures before making your final decision.