

**FEDERAL EMPLOYEES HEALTH BENEFITS OPEN SEASON
MONDAY, NOVEMBER 9, 2020 TO MONDAY, DECEMBER 14, 2020**

The following information concerns annuitants with current Federal Employees Health Benefits (FEHB) Program coverage. If you do not have Federal health benefits coverage, please disregard this information.

The FEHB Open Season will be held from November 9, 2020 to December 14, 2020. The annual Open Season gives federal retirees the opportunity to review their health plan choices and make changes. **If you want to change your enrollment, you must submit your completed Health Benefits Election Form SF-2809 by December 14, 2020, to the HR Service Center** (see page 2 for contact information). Forms received by email and fax must be received by December 14. Forms received by mail must be postmarked by December 14. We can accept and process a late election **ONLY** if we determine you were unable to submit a timely application for reasons beyond your control. **There is no online enrollment option for Foreign Service annuitants; DO NOT attempt to make changes through the OPM website.**

Human Resources Service Center (HRSC)

Phone: 1-866-300-7419 (Toll free)
1-843-308-5539 (Outside the U.S.)

Fax: 1-843-202-3807

E-mail: HRSC@State.gov

Mailing Address: U.S. Department of State
HR Service Center – Annuitant Services
1999 Dyess Avenue, Building E
Charleston, SC 29405

2021 FEHB New Plan Options:

There are six new FEHB plan options in 2021.

- United Healthcare Advantage Plan - High (new FEHB plan for 2021; all contiguous states and the District of Columbia)
- Kaiser Permanente - Northwest (Washington/Oregon) - Basic
- Kaiser Permanente - Washington (Washington/Idaho) - Basic
- Geisinger Health Plan Pennsylvania - Basic
- Dean Health Plan, Inc, Wisconsin - Basic
- Group Health Cooperative of South Central Wisconsin - Standard

Plans Leaving the FEHB program or Terminating Enrollment Codes or Plan Options:

MercyCare Health Plans in Illinois and Wisconsin are leaving the FEHB Program in the 2021 plan year. Enrollees in these plans will have to select a new plan during Open Season; otherwise, per FEHB regulations, they will automatically be enrolled in GEHA's Indemnity Benefit Plan Elevate which is the lowest-cost nationwide plan option as determined by OPM for the 2021 plan year.

Aetna Open Access is terminating enrollment codes in the Tennessee service area. Enrollees in these terminating enrollment codes must make a positive election into another FEHB plan during Open Season or they will be enrolled in GEHA's Indemnity Benefit Plan Elevate which is the lowest-cost nationwide plan option as determined by OPM for the 2021 plan year.

The following FEHB plans are terminating these plan options at the end of 2020:

- Blue Shield of California (Standard)
- Health Net of California (Standard)
- CDPHP Universal Benefits, Inc. (High)
- GHI (HDHP)
- UPMC Health Plan (High)

Enrollees in the plan's terminating option will be automatically enrolled into another option offered by that plan unless they enroll in a different plan during Open Season.

Eligible annuitants enrolled in a terminating High Deductible Health Plan (HDHP) option who want to continue enrollment in 2021 in an HDHP and receive or make additional contributions to the Health Savings Account (HSA) must change to a different HDHP in the FEHB Program during Open Season.

Information about the FEHB Program can be found on OPM's website at:

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>. The SF-2809 can also be accessed on OPM's website at https://www.opm.gov/forms/pdf_fill/sf2809.pdf.

Annuitants will be notified if their plan is leaving the Federal Employees Health Benefit (FEHB) program or is reducing their service area at the end of 2020. The Office of Retirement will notify participating Foreign Service annuitants of plan terminations. Additionally, all terminating plans are required to mail a notice to their members advising them of any reduction to their service area or withdrawal from the FEHB Program.

FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM (FEDVIP)

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental dental and vision benefits and is available to annuitants who are eligible to enroll in the FEHB Program. It does not matter if the annuitant is actually enrolled in FEHB – eligibility is the key. Unlike FEHB, there is no five-year requirement to continue coverage into retirement. Premiums vary by plan and by enrollment type (Self, Self + One, and Self + Family). More information is available at: <https://www.opm.gov/healthcare-insurance/dental-vision>.

Eligible individuals may enroll during the upcoming **Open Season, November 9, 2020, through December 14, 2020**, during subsequent annual Open Seasons or after a qualifying life event that permits enrollment outside of open season. Enrollment continues automatically from year to year, including when enrollees retire. For the upcoming Open Season, you can enroll, change or cancel your FEDVIP enrollment using the website (<https://www.benefeds.com/>) or by calling 1-877-888-3337, no later than **December 14, 2020**. **You cannot enroll in, make changes, or cancel your FEDVIP enrollment using a SF-2809. You must contact BENEFEDS directly.** The HR Service Center and the Annuity Pay Processing Branch cannot make changes to your account on your behalf.

NEW PLANS ENTERING THE FEDVIP PROGRAM

<u>State</u>	<u>FEDVIP Plan Name</u>	<u>Plan Type</u>	<u>General Location</u>	<u>2021 Plan Options</u>
All States	UnitedHealthcare Dental Plan	Dental	Nationwide	High, Standard
All States	The MetLife Federal Vision Plan	Vision	Nationwide	High, Standard
Iowa	HealthPartners Dental Plan	Dental	Iowa	High, Standard
Minnesota	HealthPartners Dental Plan	Dental	Minnesota	High, Standard
North Dakota	HealthPartners Dental Plan	Dental	North Dakota	High, Standard
South Dakota	HealthPartners Dental Plan	Dental	South Dakota	High, Standard
Wisconsin	HealthPartners Dental Plan	Dental	Wisconsin	High, Standard