Federal Benefits *FastFacts*

What to Consider During Federal Benefits Open Season (November 8 – December 13, 2021)

Open Season is the time of year when you can make decisions about your benefits under the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS).

Your current enrollment in FEHB and/or FEDVIP will continue automatically for 2022. You will be subject to any changes in premiums, benefits, and service areas.

Your enrollment in FSAFEDS does not automatically renew. If you want to participate, you must re-enroll for 2022.

We strongly recommend you evaluate your current enrollment status in the programs. Listed below are four basic questions to ask yourself. All are equally important and should be considered carefully.

1. What are my and/or my family's expected health care needs for 2022?

Here are some examples to consider for each program.

- FEHB: Am I expecting a new baby? Do I need surgery? Will my medication needs change?

- FEDVIP: Do I only need routine dental care? Will I need a crown or a root canal? Does my child need braces? Do I need glasses and/or contact lenses? Am I considering laser vision correction surgery?

- FSAFEDS: What are my out-of-pocket expenses going to be (deductibles, copays, coinsurances, day care and elder care expenses, over-the-counter drugs and medicines and other over-the-counter products)? Does my child need braces or use acne treatments? Will I send my children (under age 13) to a non-overnight summer camp next year?

2. What benefits are available in 2022?

Once you have an idea of what services you may need, the next step is to determine what benefits the plans provide in 2022.

- FEHB/FEDVIP: Are there plan limitations (number of visits or dollar maximums) which will result in out-of-pocket expenses? Are any services I may need not

---

Do not rely solely on this fact sheet.
Always refer to the individual plan brochures before making your final decision.

covered (such as chiropractic care or laser vision correction surgery)? What is my share of the cost of prescription drugs? If you are already enrolled, please review Section 2, "Changes for 2022" of your 2022 FEHB plan brochure for any benefit changes, and the "How We Have Changed for 2022" section of your 2022 FEDVIP brochure.

- o What deductibles, copays, and coinsurances must I pay? Do I have enough coverage for extensive dental work? Do I have enough coverage for glasses, exams, contact lenses, or other vision services? Is my FEHB plan terminating or reducing coverage in my service area for the next contract year? If so, do I need to choose another health plan?

- FSAFEDS: Should I enroll in a health care account and/or a dependent care account? How much should I contribute to my FSAFEDS account(s)?

3. How much will it cost?

Now that you have an idea of what services you may need and what types of benefits are provided by FEHB, FEDVIP, and/or FSAFEDS, the third consideration is cost.

Look at the 2022 premiums for the FEHB and/or FEDVIP plan you are already enrolled in or are considering enrolling in. You can find the premiums in the 2022 FEHB and FEDVIP brochures and on our website, www.opm.gov/openseason.

Enrolling in FSAFEDS is free to you. You must decide how much to contribute from your salary, which you'll get back when you incur eligible expenses.

4. What do I do now?

Now that you have considered these questions, you can make more informed decisions about your benefit choices for 2022. If you want to participate in FSAFEDS for 2022, you must make a new election.

If you are satisfied with your FEHB plan and/or FEDVIP plan, you do not have to do anything. Your FEHB and/or FEDVIP enrollment(s) will continue for 2022. If you are not satisfied with your current enrollment status, please visit www.opm.gov/openseason or contact your human resources office and look at the following resources to assist you in making decisions:

FEHB Brochures

FEDVIP Brochures

FSAFEDS Brochures

OPM's Plan Comparison Tool