



2006 FEDERAL EMPLOYEES BENEFITS FORUM

November 30, 2006
DEB Auditorium
9:30 – 11:30 am





2006 OPEN SEASON

November 13 through December 11, 2006

- Federal Employees Health Benefits (FEHB)
- NEW! Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Flexible Spending Account for Federal Employees (FSAFEDS)

A photograph of the Glenn Research Center building, a large, modern structure with a curved roof and a NASA logo on top. The text "Glenn Research Center" is overlaid on the image.

Glenn Research Center



OPEN SEASON EFFECTIVE DATES

- Most open season changes will be effective January 7, 2007.
- Employees who enroll in FEDVIP the effective date will be December 31, 2006
- Employees who have a belated open season changes will be retroactive to January 7, 2007. Belated changes are extremely rare and based on extreme circumstances.





FEHB

- You may enroll during the open season if you are an eligible employee. If you are enrolled, you may change plans, options, or type of enrollment.
- If you do not want to make a change in health plans, you should not take any action at all. Make sure that you review your current plan to ensure that there are not changes that might adversely affect you. Do not rely solely on the premiums or comparison chart to make your decision. Carefully review the plan brochure.
- You may elect to waive premium conversion, cancel, or change from a family to self only enrollment.



ELIGIBLE FAMILY MEMBERS

Family members eligible for coverage under self and family enrollment are your spouse and unmarried dependent children under age 22, including legally adopted and recognized natural (born out of wedlock), and children who meet certain dependency requirements. Stepchildren and foster children are included if they live with you in a regular parent-child-relationship. An unmarried dependent child age 22 or over who is incapable of self support because of a mental or physical disability that existed before age 22 is also an eligible family member.

Employees who are divorced and are ordered by the court to provide health care to their former spouse, cannot use FEHB to do so. At the time of divorce, the former spouse is no longer an eligible family member.



PREMIUMS

- The Government contribution is roughly 72 percent of the total premium.
- Part-time employees pay a percentage of the Government share based on their part-time work schedule.





AVAILABLE PLANS

- Fee-For-Service (FFS)

Health coverage in which doctors and other providers receive a fee for each service such as an office visit, test, procedure, or other health care service. The plan will either pay the medical provider directly or reimburse you for covered services after you have paid the bill and filed an insurance claim. When you need medical attention, you visit the doctor or hospital of your choice.

- Health Maintenance Organization (HMO)

A health plan that provides care through contracted or employed physicians and hospitals located in particular geographic or service areas. HMOs emphasize prevention and early detection of illness. Your eligibility to enroll in an HMO is determined by where you live or, in some plans, where you work.



AVAILABLE PLANS (cont.) Options within some FEHB Plans

- A High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA) provides traditional medical coverage and a tax free way to help you build savings for future medical expenses. The HDHP/HSA or HRA gives you greater flexibility and discretion over how you use your health care benefits.
- Please see <http://www.opm.gov/hsa/> for additional information





ENROLLMENT/CHANGES- FEHB

- Enrollment/Changes for FEHB **must** be made through Employee Express.
- The Office of Human Resources and Workforce Planning (OHRWP) will not accept any paper forms.
- Do not wait until the last day to enroll or make changes.
- You are cautioned not to make multiple transactions during open seasons.



Using Employee Express for FEHB Enrollment and Changes

The screenshot displays the 'Employee Express' web application interface. The main header features the 'EMPLOYEE EXPRESS' logo and a navigation bar with links for 'Privacy Policy', 'Security', 'Frequently Asked Questions', 'Contact Us', and 'Help'. A 'Sign Out' button is also present. The page is titled 'Main Menu' and is divided into four primary sections:

- Payroll - Personnel Actions:**
 - Information last updated on **November 11, 2006**.
 - Link to [View Summary of Information](#).
 - List of actions: [Direct Deposit](#), [Disability Update](#), [Earnings and Leave Hard Copy On/Off](#), [Ethnicity and Race Indicator](#), [Federal Employee Health Benefits](#), [Federal Tax](#), [FEHB Premium Conversion](#), [FEHB Qualifying Life Event](#), [Financial Allotment](#), [Home Address](#), [Savings Bond](#), [State Tax](#), and [Thrift Savings Plan](#).
- Earnings and Leave:**
 - Information last updated on **November 11, 2006**.
 - Summary of balances:
 - Gross Pay:** \$ 2,043.20
 - Net Pay:** \$ 1,173.39
 - Annual Balance:** 261.00 hours
 - Sick Balance:** 183.30 hours
 - Comp Balance:** 0.00 hours
 - Link to [Earnings and Leave](#).
- Miscellaneous:**
 - Link to [Employee Express Personal Identification Number \(PIN\)](#).
 - Link to [View Your History Personnel/Payroll actions](#).
- Related Sites:**
 - [BENEFEDS - The Federal Government's new administrative system for enrolling in FEDVIP](#)
 - [Federal Long Term Care Insurance](#)
 - [FEHB Plan Comparison Website - Checkbook](#)
 - [ESAFeds - The Federal Government's Flexible Spending Account Program](#)
 - [OPM Plan Comparison Tool](#)
 - [The Work Number: Proof of Employment and Income](#)

The bottom of the screenshot shows a Windows taskbar with the Start button, several open Microsoft Office applications, and a system tray displaying the time as 5:40 PM on 12/1/2006.



EMPLOYEE EXPRESS

- Available 24 hours per day/7 days a week
- Can be reached at www.employeeexpress.gov or by calling (478) 757-3169 from work or (800) 571-3453 from home
 - TDD (478) 757-3117 from work or (888) 880-0412 from home
- Downloads nightly to the Federal Personnel Payroll System (FPPS)
- At your request, TSP will issue an e-mail confirmation of your transaction. Please maintain a copy for your records.
- TSP will verify any transaction submitted and will give an approximate effective date.



EMPLOYEE EXPRESS

- To request a new PIN online, you will need your SSN, current TSP contribution amount or percentage, current FEHB code, a valid Government e-mail address.
- Online requests for PINs will usually be e-mailed the same business day.
- You may request a PIN by calling the Help Desk at (478) 757-3030. The new PIN will be mailed to your address of record in FPPS the next business day, taking 7 to 10 days for receipt.



FEHB IDENTIFICATION CARDS

- Employees should receive their enrollment cards before the effective date of the change.
- In the event that you do not receive your cards and you need medical attention, your confirmation is verification of your enrollment.
- In an emergency, copies of the enrollment confirmation can be faxed to the carrier to expedite the enrollment. Contact the Benefits Office at extension 3-2027.



FEDVIP

- The Federal Employee Dental and Vision Benefits Enhancement Act of 2004 requires OPM to establish arrangements under which supplemental dental and vision benefits will be made available to federal employees, retirees, and their dependents.
- The new Federal Employees Dental and Vision Insurance Program (FEDVIP) will be available to eligible Federal and Postal employees, retirees, and their eligible family members on an **enrollee-pay-all basis**. This new Program allows dental and vision insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees will be withheld from salary on a pre-tax basis.
- The first enrollment takes place during the 2006 FEHB open season November 13 through December 11, 2006. Coverage will be effective December 31, 2006.

Glenn Research Center



FEDVIP (continued)

- Eligible individuals can enroll in a dental plan and/or a vision plan. They may enroll in a plan for **Self-only**, **Self plus one**, or **Self and family** coverage. Eligible family members include an enrollee's spouse and unmarried dependent children under the age of 22, or if age 22 or older, incapable of self-support. The rules for family members' eligibility are the same as they are for the FEHB Program.
- Employees must be eligible for the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if they are actually enrolled in FEHB - eligibility is the key. Annuitants are eligible to enroll in FEDVIP no matter what their FEHB status is.
- For questions regarding the Federal Employees Dental and Vision Insurance Program, please contact the customer service representatives at 1(877)888-3337. Representatives can be reached 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday.



FEDVIP - Dental

DENTAL PLANS

Nationwide Plans - include nationwide coverage as well as coverage overseas.

- **Aetna:** Contact 800-537-9384 or www.aetnafeds.com
- **GEHA:** Contact 877-434-2336 or www.gehadental.com
- **MetLife:** Contact 888-865-6854 or www.federaldental.metlife.com
- **United Concordia:** Contact 877-394-8224 or www.uccifedvip.com

Regional Plans - coverage in designated locations does not provide international coverage.

- **Triple-S** - Service Area - The Island of Puerto Rico.
Contact: 787-774-6060 or www.ssspr.com
- **GHI** - Service Area - All of New York State as well as some Zip Codes in Pennsylvania, Connecticut and New Jersey. Contact: 800-444-2333/212-501-4444 or www.ghi.com
- **CompBenefits** - Service Area - All of Alabama, Arkansas, DC, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Missouri, Mississippi, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia, and most of Maryland.
Contact: 877-692-2468 or www.fed.dentaladvantage.compbenefits.com



FEDVIP - Vision

VISION PLANS

All vision plans provide nationwide coverage and also serve members overseas.

- **Blue Cross and Blue Shield (BCBS):** Contact 888-550-2583 or www.fepblue.org
- **Spectera:** Contact 866-375-3263 or www.spectera.com/myfedvision
- **Vision Service Plan (VSP):** Contact 800-807-0764 or www.choosevsp.com





THE 5-YEAR RULE

The 5-year law requires that you be enrolled in the FEHB Program, not a specific plan, for 5 continuous years in order to carry the coverage into retirement. This applies to regular, disability retirement, and OWCP.





TEMPORARY CONTINUATION OF COVERAGE (TCC) - FEHB

- Employees who are separating, for reasons other than gross misconduct, can carry FEHB for up to 18 months, paying 102 percent of the premium.
- Former spouses and children turning 22 or getting married can carry FEHB for up to 36 months, paying 102 percent of the premium.
- Employee is responsible for notifying the Benefits Office when child/spouse loses eligibility – must be with in 60 days of loss of coverage.

Glenn Research Center



FSAFEDS

- You must make an election to enroll every year even if you are currently enrolled.
- Enroll online anytime during this Open Season at www.fsafeds.com.
- Call the toll free number 1-877-372-3337, Monday through Friday, from 9 a.m. to 9 p.m. eastern time, and an FSAFEDS Benefits Counselor can also help you apply.
- The plan is administered by SHPS. They will be responsible for enrollment, claims processing, customer service and day-to-day operations.
- All employees eligible to participate in FEHB are eligible to participate.



FSAFEDS(Continued)

- Plan carefully when deciding how much to contribute to an FSA.
- Current IRS regulations require that you forfeit any funds remaining in your account at the end of the plan year.
- You will have until May 31, 2007, to submit claims for your eligible expenses incurred during 2006.
- There is a 2 ½ month grace period for incurring eligible expenses.
- FSAFEDS Calculator at www.fsafeds.com will help you plan your allocation and provide an estimate of your tax savings based on your individual situation.
- Health Care FSA can pay for any medical services and supplies that are not covered by your FEHB plan and for which you must pay.
- Dependent Care FSA covers eligible dependent care incurred so you can work.



FSAFEDS (Continued)

- You cannot claim expenses on your Federal income tax return if you receive reimbursement for them from your HCFSA or DCFSA.
- You can be reimbursed from the HCFSA at any time during the year for expenses up to the annual amount you have elected to contribute.
- You may only be reimbursed from the DCFSA up to your current account balance.
- The administrative fees associated with the FSA's are absorbed by NASA.



FEDERAL LONG TERM CARE INSURANCE

- The Federal Long Term Care Insurance Program provides long term care insurance to help pay for costs of care when you need help with activities you perform every day due to a disabling condition or illness, or you have a severe cognitive impairment, such as Alzheimer's disease.
- Applications can be submitted to Long Term Care Partners at any time using the standard application available at www.ltcfeds.com. An open season is not currently scheduled for making an abbreviated application.
- Information, frequently asked questions, and everything you need to know about Federal Long Term Care is available at either the OPM Web site or at the Long Term Care Partners site.



MEDICARE AND FEHB

- Medicare Part A (hospital insurance) is coverage for those over age 65, or certain disabled and is free for anyone who retired after January 1, 1983. It covers inpatient hospital charges.
- Medicare Part B (medical insurance) is not free and the monthly premium has increased to \$93.50 or more depending on annual income. It covers outpatient medical expenses, with the exception of prescription drugs
- Anyone covered by an employer health plan and eligible for Medicare can elect Part A and waive Part B until retirement. In this instance Medicare waives the 10-percent penalty on the Medicare premium. The penalty is 10 percent for each year over 65 that you do not elect Part B.



MEDICARE AND FEHB (Continued)

Medicare Part D – Prescription Program

- Most Federal employees do not need to enroll in the Medicare drug program.
- All FEHB plans will have prescription drug benefits that are at least equal to the standard Medicare prescription drug coverage.





TSP

- No Open Seasons, you can start, stop, or change the amount you are contributing at any time.
- All changes must be made through employee express. Fund Allocations and Interfund Transfers must be made at www.tsp.gov
- The only limit is the IRS limit on tax deferred contributions (\$15,500 for 2007).
- Participant statements are not mailed, they are on line at the www.tsp.gov site.



TSP Catch-Up Contributions

- If you are age 50 or older and are already contributing \$15,500 to TSP, you may elect to contribute an additional \$5,000 (tax deferred) for 2007.
- You must make a new election each calendar year (this limit changes annually).
- The 2007 tax year begins with the pay period beginning December 10, 2006.
- Catch up elections submitted prior to December 10, 2006, can be spread out over 27 pay periods.
- Catch up contributions can be started or stopped at any time during the tax year.



Important Web Sites

OPM: www.opm.gov/insure/

Employee Express: www.employeeexpress.gov

BENEFEDS: www.benefeds.com

FSAFEDS: www.fsafeds.com

Thrift Savings Plan: www.tsp.gov

Long Term Care: www.opm.gov/insure/ltc/index.htm

NASA Employee Benefits Statement:

<http://nasapeople.nasa.gov/NEBS/index.htm>