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United States Department of the Interior

BUREAU OF INDIAN AFFAIRS

Human Resources Office - BIE
1011 Indian School Road NW, Suite 150
Albuquerque, New Mexico 87104



October 23, 2008

Memorandum

To: All Bureau of Indian Education Employee

From: Kay Hayes, Human Resources Officer

Subject: The 2009 Federal Benefits Open Season

It's that time of year again! It's time for The Federal Benefits Open Season for Health Benefits (FEHBP), Flexible Spending Accounts (FSAFEDS) and Dental and Vision (FEDVIP) Open Season for 2009.

A Federal Benefits open season will be held from November 10, 2008, through December 08, 2008. Before open season begins, your current health plan carrier will send you a copy of its brochure and a notice of its 2009 rates.

During the annual FEHB Open Season, any eligible participant in the FEHB may change health plans or options (such as self only to self and family), cancel or suspend FEHB enrollment, and request plan brochures and information.

Enrollees who wish to continue their current enrollment do not need to take any action during this open season.

If you have access to the internet, you should know that all 2009 Federal Benefits Guides and Health Plan brochures will be available from the Office of Personnel Management website: www.opm.gov/insure. The web site contains links from the Guides and brochures to Health Benefit Plans, Flexible Spending Accounts and Dental and Vision program web sites for additional information about the plans or programs, as well as links to other related web sites. You can also find plan comparison tools and other resource materials at the above website.

New enrollment and changes to current enrollment elected during open season generally will become effective January 04, 2008.

You should be aware that if you leave Federal Employment, you would probably be eligible for Temporary Continuation of Coverage (TCC). TCC can continue for up to 36 months for dependents who lose eligibility as family members under enrollment.

This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22. TCC enrollees must pay the total plan premium (without Government contribution) plus a 2% charge for administrative expenses.

Some of the health plans are sponsoring and/or participating in health benefit fairs or seminars at several locations. Information on changes in costs, benefits and geographic coverage offered by the carrier will be available. This information will be provided to the field Business Managers and Technicians for distribution when it becomes available. Business Manager and Technician attendance and participation is encouraged by this office to enhance your knowledge and skill in providing information to your agency customers.

Also, if you are not currently covered by an FEHB program and are planning to retire from the Federal service in 5 years, you may wish to consider enrolling during open season. To continue health coverage after retirement, as a general rule, you must be enrolled in a FEIIB plan, or covered as a family member, for 5 years immediately before retirement.

Information you provide by enrolling in the FEHB may also be used for computer matching with Federal, State, or local agency files to determine whether you qualify for benefit payments or eligibility in the FEHB, Medicare, or other Government benefits programs.

You are encouraged to carefully consider your health benefits options during the 2009 open season. For additional information on FEHB requirements, please contact your designated Business Technician or Business Manager at your agency or school location; or the designated Human Resources Specialist assigned to service your agency