

VISN 9 HR Advisory 21-1

## 2020 Open Season

All,

This year, the 2020 Open Season runs from **November 9 - December 14**. Now is the time of year to ensure that you have the right health, dental or vision insurance coverage for you and your family. It is also time to consider the money you can save on your out-of-pocket medical and dependent care expenses for 2021.

Due to the COVID-19 pandemic, the 2020 Open Season will be held virtually. Below you will find links to various carriers that includes their virtual events. These can be accessed by computer or phone. If you are interested in learning more about what each carrier offers, or want to learn more about changes to your current plans, we encourage you to participate in these events.

Elections cannot be made until November 9. Please stay tuned for more information on how to make changes to your current elections.

**If you do not wish to change your current elections, do nothing, and your plan will be carried into the next year. However, we strongly encourage you to review your current plan to know what changes will be effective in 2021.**

**A Flexible Spending Account (FSA)** is a tax-favored program offered by employers that allows their employees to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars. By using pre-tax dollars to pay for eligible health care and dependent care expenses, an FSA gives you an immediate discount on these expenses that equals the taxes you would otherwise pay on that money.

**If you already have an FSAFEDS account, it will not continue automatically. You must re-enroll for 2021. OPM has not the 2021 limits yet. Please stay tuned for more info to come.**

**To learn more about FSA's or to file a claim before the end of the year, please visit [www.FSAFEDS.com](http://www.FSAFEDS.com).**

## Virtual Benefits Fair

**Insurance companies will be available to answer your benefits questions.**

**You will be notified of times, once you register for the Benefits Fair.**

The 2020 Virtual Benefits Fair will allow you to:

Chat with carriers

Review 2021 plan details

Get the information you need in one convenient location.

Live Chat days: November 13 and 20 and December 2 and 9 (times will be sent to those who register)

**These events will include health, vision, dental, long-term care, and flexible spending account representatives.**

**Register:** <https://vshow.on24.com/vshow/FVBF20/registration/18051>

**Please choose a date and time that is convenient for you and register. You can attend these sessions from any computer or device with internet access. To have the best experience we suggest you view the session from Firefox or Chrome browser. Once the session has concluded it will be available OnDemand for replay.**

**Some Carriers are offering webinars, live chats, and one-on-one calls through their websites. Below you will find what each company is offering to better assist you with your health care questions and to better accommodate your schedules.**

#### **Blue Cross & Blue Shield (BCBS)**

<https://www.fepblue.org/events>

Have questions or need help from a representative selecting a plan? BCBS will be available to assist you in the interactive webinars. Use the link above to register for 2021 benefits for health, vision, and dental.

#### **MailHandlers/Aetna (MHBP)**

<https://mhbp.com/live/>

Have questions or need help from a representative selecting a plan? MHBP offers multiple ways to get live help. Use the link above to find the best way to connect live with a friendly MHBP representative.

#### **GEHA**

<http://www.geha.com/2021webinars>

Watch a GEHA Open Season webinar by clicking on the link above. GEHA Benefit Advisers will walk you through GEHA's five medical and two dental plans.

#### **Schedule a 1-on-1 Consultation – [www.geha.com](http://www.geha.com)**

You will be able to book a private virtual benefits session with a GEHA Benefit Adviser who will help you choose the right medical or dental plan for you or your family's needs. Daytime and evening hours will be available, and spouses are welcome to join too!

#### **APWU**

Virtual Health Fairs will be available for employees to join. They will have live representatives available to answer questions and to explain their standard and basic options. Register at: <https://www.apwuhp.com/virtual-open-season-health-fairs/>

#### **UnitedHealthcare (UHC)**

UHC will be hosting webinars. A listing of each webinar available to register for is listed below. To enroll in the webinars please visit:

[https://event.on24.com/eventRegistration/EventLobbyServlet?target=reg20.js&referrer=&eventid=2717824&sessionid=1&key=58139728980D2B37F81830A\\_BBA9F552A&regTag=1660003&sourcepage=register](https://event.on24.com/eventRegistration/EventLobbyServlet?target=reg20.js&referrer=&eventid=2717824&sessionid=1&key=58139728980D2B37F81830A_BBA9F552A&regTag=1660003&sourcepage=register)

## MetLife

MetLife will be hosting webinars both live and on-demand for dental. **New for 2021, MetLife Vision**

<https://federaldental.metlife.com/webinars/>

### How much do these Programs Cost?

➤ **2021 FEHB Premiums:** <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/premiums/2021/ffs/non-postal>

➤ **2021 FEDVIP Premiums:** <https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/plan-premiums/#url=Premiums>

### The OPM Plan Comparison Tool:

FEHB:

<http://www.opm.gov/fehbcompare>

FEDVIP:

<http://www.opm.gov/fedvipcompare>

**Federal Long Term Care Insurance Program (FLTCIP)** provides long term care insurance to help pay for costs of care when enrollees need help with activities they perform every day, or they have a severe cognitive or physical impairment.

**To learn more about the FLTCIP program, go to** [www.LTCFEDS.com](http://www.LTCFEDS.com)

### Mark your calendars: Open Season "Drop-in" Sessions with the HR Employee Benefits Team.

We will be available at various times throughout Open Season. Each session will last for 2 hours but employees are encouraged to "drop-in" to ask their questions and welcome to leave when needed.

Date	Time	Link to join	Phone Number	Conference ID:
11/10/2020	2:00PM – 4:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872-701-0185</a>	30382782#
11/12/2020	11:00AM – 1:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872-701-0185</a>	836184423#
11/17/2020	11:00AM – 1:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872-701-0185</a>	815659736#
11/19/2020	7:00AM - 9:00AM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872-701-0185</a>	836184423#

11/24/2020	3:00PM - 5:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872- 701- 0185,</a>	815659736#
12/01/2020	11:00AM - 1:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872- 701-0185</a>	815659736#
12/03/2020	1:00PM - 3:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872- 701-0185</a>	836184423#
12/08/2020	7:00AM - 9:00AM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872- 701-0185</a>	815659736#
12/10/2020	11:00AM - 1:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872- 701-0185</a>	836184423#
12/14/2020	8:00AM - 12:00PM EST	<a href="#">Click here to join the meeting</a>	<a href="#">+1 872- 701-0185</a>	111429154#

We understand that this time of year can be overwhelming. We are here to help! Should you have any issues or need assistance, please contact your Benefits Specialist at [VISN9HRSSU-Benefits@va.gov](mailto:VISN9HRSSU-Benefits@va.gov)

Contact:

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