



HAWAII NATIONAL GUARD
HUMAN RESOURCES OFFICE



BULLETIN

NUMBER 20-03

25 October 2019

2019 Federal Benefits Open Season

1. The 2019 Federal Benefits Open Season for plan year 2020 will be held from **Monday, 11 November 2019 through Monday, 9 December 2019**. During this Open Season, eligible employees may enroll in a new plan, change enrollment in a current plan, or cancel an existing plan for the following benefits:

- a. Federal Employees Health Benefits (FEHB) Program
- b. Flexible Spending Account program (FSAFEDS)
- c. Federal Employees Dental and Vision Insurance Program (FEDVIP)

2. **Federal Employees Health Benefits (FEHB) Program:**

a. Technicians wishing to enroll in, make a change, or cancel their enrollment must process the action through the **Government Retirement & Benefits (GRB) Platform** located on the Army Benefits Center–Civilian (ABC-C) web site at <https://portal.chra.army.mil/abc/>. ***Paper enrollment forms will NOT be accepted.*** An open season enrollment, change, or cancellation must be submitted via GRB no later than 11:59pm--Eastern Standard Time (EST) on **9 December 2019**.

You can also contact an ABC-C Benefits Specialist for assistance at 1-877-276-9287 (Option #3) between 7:00 am to 5:00 pm Central Standard Time (CST), Monday to Friday. *The effective date of enrollments or changes to enrollments will be 5 January 2020; and the effective date of any cancellation will be 4 January 2020. Be advised that a cancellation may affect your ability to meet the 5-year participation requirement for continuing health coverage into retirement.*

b. Technicians who enroll must be in a pay status for some part of the pay period prior to the pay period beginning 5 January 2020 before the enrollment can take effect. Those technicians who do not wish to make a change to their enrollment need not take any action during this open season.

c. **Going Green Initiative:** As a part of the Going Green initiative, FEHB plan members will no longer have paper copies of health plan brochures automatically mailed to them. Health plan brochures are currently available online at www.opm.gov/FEHBbrochures or on your health plan's website. By accessing brochures online, you will help to lower administrative costs and protect natural resources.

d. **FEHB Plan Premiums:** Federal employees share the cost of FEHB coverage with the Government as your employer. During each pay period in which the FEHB enrollment is in effect, the employee is responsible for paying all premiums in excess of the Government contribution, which is usually 25% of the total premium.

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Plan Name and Codes	Self Only	Self & Family	Self Plus One
Hawaii Aetna Health Fund [Direct] (Codes N61, N62, and N63)	\$70.69* (+6.38)	\$178.27* (+16.09)	\$155.02* (+13.99)
Hawaii Aetna Health Fund [CDHP] (Codes JS1, JS2, and JS3)	\$227.61* (-26.38)	\$509.83* (-68.55)	\$541.72* (-58.79)
Hawaii Aetna Health Fund [Value] (Codes JS4, JS5, and JS6)	\$259.68* (+118.79)	\$584.57* (+262.78)	\$615.72* (+269.26)
Hawaii Aetna Health Fund [HDHP] (Codes 224, 225, and 226)	\$100.60* (+24.48)	\$195.50* (+27.59)	\$223.31* (+57.11)
Hawaii Aetna Advantage ***New Plan (Codes Z24, Z25, and Z26)	\$53.52*	\$141.83*	\$117.74*
Hawaii HMSA Health Plan [High] (Codes 871, 872, and 873)	\$72.83* (+2.80)	\$163.73* (+6.30)	\$159.58* (+6.13)
Hawaii HMSA Health Plan [Standard] ***New Plan (Codes 874, 875 and 876)	\$49.73*	\$111.79*	\$108.95*
Hawaii Kaiser Foundation Health Plan [High] (Codes 631, 632, and 633)	\$77.95* (+1.96)	\$173.83* (+4.37)	\$191.19* (+5.63)
Hawaii Kaiser Foundation Health Plan [Standard] (Codes 634, 635, and 636)	\$55.52* (+4.21)	\$123.80* (+9.38)	\$123.80* (+9.38)
Nationwide Blue Cross-Blue Shield Plan [Standard] (Codes 104, 105, and 106)	\$116.91* (+4.68)	\$286.74* (+18.53)	\$267.15* (+10.61)
Nationwide Blue Cross-Blue Shield Plan [Basic] (Codes 111, 112, and 113)	\$75.94* (+2.22)	\$191.22* (+13.98)	\$178.61* (+8.04)
Nationwide GEHA Benefit Plan [High] (Codes 311, 312, and 313)	\$105.42* (-0.55)	\$304.39* (-8.56)	\$246.50* (-0.75)
Nationwide GEHA Benefit Plan [Standard] (Codes 314, 315, and 316)	\$60.54* (+1.76)	\$155.52* (+7.41)	\$130.18* (+3.80)
Nationwide GEHA Benefit Plan [HDHP] (Codes 341, 342, and 343)	\$59.29* (+0.59)	\$150.04* (+4.37)	\$127.48* (+1.27)

*2020 Rates

e. **FEHB Reminder for Temporary Employees:**

1) To further the goal of providing affordable health insurance to Federal employees, the Office of Personnel Management (OPM) issued final regulations effective 17 November 2014 which modified coverage under the FEHB program to include certain temporary, seasonal, and intermittent employees, who are identified as *full-time* employees to be eligible for health benefits coverage with the same government contribution as full-time permanent employees.

2) Under these current regulations, a full-time employee is defined as an employee who is employed on average 130 hours in a calendar month. Therefore, temporary employees, who are expected to work 130 hours or more per month for at least 90 days are eligible to enroll within 60 days of becoming eligible.

3. **Temporary Continuation of Coverage (TCC) under FEHB:** TCC is a feature of the FEHB Program that allows certain people to temporarily continue their FEHB coverage after regular coverage ends.



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a. You should be aware that if you leave federal employment, you may be eligible for TCC for up to 18 months (unless you are separated for gross misconduct). TCC can continue for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they reach age 26.

b. TCC enrollees must pay the total plan premium cost (without a government contribution) plus a 2% charge for administrative expenses. Individuals must contact the HRO-M Benefits Section at (808) 672-1234, for information and enrollment in TCC.

4. **Computer Matching for FEHB:** Please note that any information you provide by enrolling or changing your enrollment in the FEHB program may also be used for computer matching with Federal, State, or local agencies' files to determine whether you qualify for benefits, payment, or eligibility in the FEHB, Medicare, or other Government benefits programs.

5. **Federal Flexible Spending Account Program (FSAFEDS):** FSAFEDS is a way for an employee to save money on his or her taxes (TAX BREAK). It provides flexible spending accounts that employees can use to pay for eligible out-of-pocket eligible health care and dependent care expenses using "pre-tax dollars" that an employee sets aside from his or her salary. Unlike other programs, you must re-enroll in FSAFEDS each year to participate; enrollments do not carry over year to year.

a. For 2019, the maximum annual election for a Health Care Flexible Spending Account (HCFSA) and Limited Expense Health Care Flexible Spending Account (LEX HCFSA) is \$2,700. The maximum annual election for a Dependent Care Flexible Spending Account (DCFSA) is \$5,000 per household, and \$2,500 if married and filing separately.

1) First, participants with health care and limited expense flexible spending accounts no longer have a grace period; instead, qualifying participants will be able to carry over up to \$500 of unused funds to the next plan year. To be eligible for carryover, participants must have enrolled during Open Season or as a new hire during the year and must meet the following requirements:

a) Be actively employed by a FSAFEDS - participating agency and contributing to your FSA account through December 31; and

b) Re-enroll for the next Benefit Period. If you do not re-enroll, you forfeit your right to a carryover account.

2) Second, dependent care FSAs will continue to have a grace period each year and cannot carry over funds from one year to the next.

3) All FSAs continue to have a minimum annual election of \$100, making it easier than ever for employees to try FSAFEDS.

b. For more information or to enroll/re-enroll in a FSA, please visit <https://www.fsafeds.com/> or call 1-877-372-3337, (TTY 1-866-353-8058) between 9:00 a.m. to 9:00 p.m. Eastern Time (ET), Monday to Friday except holidays. FSAFEDS will begin accepting open season enrollments on 11 November 2019, and will stop accepting enrollments at midnight (ET) on 9 December 2019.



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6. **Federal Employee Dental and Vision Program (FEDVIP):** FEDVIP provides comprehensive dental and/or vision insurance plans to ensure that you and your family maintain healthy oral care and eye care. Eligible individuals can enroll in a dental and/or vision plan on an enrollee-pay-all-basis. You may enroll in a plan for Self Only, Self Plus One, or Self and Family coverage. Eligible family members include your spouse and unmarried dependent children under age 22. There are no significant changes from 2019 for FEDVIP plans.

a. You will find plan information and premium costs on the OPM web site at the following links:

1) **2020 FEDVIP dental brochures** are available at:

<https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Dental-Overview>

The following chart indicates the “rating area” for each DENTAL plan offered for the State of Hawaii:

State	Aetna	Delta Standard	Delta High	FEP Blue Standard	FEP Blue High	GEHA Standard	GEHA High	Met-Life Standard	Met-Life High	United Concordia
HI	4	5	5	5	5	3	3	4	4	4

Biweekly premium costs effective 5 January 2020 and the increase/decrease from 2019's premium for the various health plans are indicated below:

(FEDVIP) PPO Dental Plan Name and Codes	Self Only	Self Plus One	Self & Family
Aetna Dental [High Option]	\$20.73* (+1.28)	\$41.46* (+2.57)	\$62.19* (+3.86)
Delta Dental [High Option]	\$27.06* (+2.16)	\$54.11* (+4.30)	\$81.17* (+6.46)
Delta Dental [Standard Option]	\$13.33* (+1.06)	\$26.66* (+2.12)	\$39.99* (+3.18)
FEP BlueDental [High Option]	\$25.60* (-0.01)	\$51.17* (-0.02)	\$76.77* (-0.03)
FEP BlueDental [Standard Option]	\$13.63* (-0.01)	\$27.26* (-0.02)	\$40.89* (-0.03)
GEHA Connection Dental Federal [High Option]	\$21.56* (+0.91)	\$43.13* (+1.82)	\$64.68* (+2.73)
GEHA Connection Dental Federal [Standard Option]	\$12.55* (+0.35)	\$25.05* (+0.69)	\$37.58* (+1.04)
MetLife Federal Dental Plan [High Option]	\$25.24* (+1.67)	\$50.48* (+3.34)	\$75.73* (+5.03)
MetLife Federal Dental Plan [Standard Option]	\$13.75* (+0.71)	\$27.51* (+1.43)	\$41.26* (+2.13)
United Concordia Dental	\$21.13* (+1.83)	\$42.27* (+3.67)	\$69.08* (+5.52)

*2020 Rates

2) **2019 FEDVIP vision brochures** are available at:

<https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Vision-Overview>



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(FEDVIP) Vision Plan Name and Codes	Self Only	Self Plus One	Self & Family
Aetna Vision Preferred [High Option]	\$5.77* (+.14)	\$11.53* (+0.29)	\$17.29* (+0.42)
Aetna Vision Preferred [Standard Option]	\$3.18* (+0.07)	\$6.36* (+0.14)	\$9.55* (+0.21)
FEP Blue Vision [High Option]	\$5.49* (+0.09)	\$10.97* (+0.18)	\$16.46* (+0.27)
FEP Blue Vision [Standard Option]	\$3.50* (-0.01)	\$6.99* (-0.02)	\$10.49* (-0.03)
UnitedHealthcare Vision Plan [High Option]	\$4.93* (+0.29)	\$9.61* (+0.58)	\$14.30* (+0.85)
UnitedHealthcare Vision Plan [Standard Option]	\$3.28* (+0.19)	\$6.38* (+0.35)	\$9.50* (+0.52)
VSP Vision Care [High Option]	\$6.65* (-0.01)	\$13.32* (-0.02)	\$19.99* (0.03)
VSP Vision Care [Standard Option]	\$3.51* (-0.01)	\$7.01* (0.02)	\$10.53* (0.03)

*2019 Rates

b. To enroll in, change, or cancel an existing enrollment in a dental and/or vision plan under the FEDVIP Program, please visit the BENEFEDS enrollment and premium processing system website at <https://www.benefeds.com/> or call #1-877-888-3337 (TTY 1-877-889-5680) between 9:00 a.m. to 7:00 p.m. (ET), Monday through Friday except holidays. BENEFEDS will stop accepting open season enrollments, changes or cancellations at midnight (ET) on 9 December 2019.

7. Federal Long Term Care Insurance Program (FLTCIP): The FLTCIP allows eligible individuals to apply for insurance to help them pay for the costs of long term care. Long term care is care you need if you can no longer perform activities of daily living (such as bathing or dressing) due to a chronic illness, injury, disability or the aging process. Care may include the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease).

Newly hired eligible employees, newly eligible employees and their spouses, and newly married spouses of eligible employees can apply for long term care insurance using the abbreviated underwriting application (fewer questions about health) within 60 days of their hire date. After that time, current employees and their spouses can still "apply at any time," but must use the full underwriting application (more questions about health).

For more information and to apply on-line, go to the FLTCIP website at <http://www.ltcfeds.com/>, or call Long Term Care Partners (LTC Partners) at 1-800-582-3337 to request an application.

8. Federal Employees' Group Life Insurance (FGLI): FGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered by basic life insurance and your payroll office deducts premiums from your paycheck unless you waive the coverage. In addition to the basic, there are three forms of optional insurance you can elect. You must have basic insurance in order to elect any of the options. Unlike basic, enrollment in optional insurance is not automatic -- you must take action to elect the options.



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9. For questions or more information regarding the Open Season, please contact the HRO-M Employee Benefits Section at (808) 672-1234.