



HAWAII NATIONAL GUARD  
HUMAN RESOURCES OFFICE

# BULLETIN



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## 2020 Federal Benefits Open Season

1. The 2020 Federal Benefits Open Season for plan year 2021 will be held from **Monday, 9 November 2020 through Monday, 14 December 2020**. 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 11:59 p.m.--Eastern Standard Time (EST) on **14 December 2020**.

You can also contact an ABC-C Benefits Specialist for assistance at 1-877-276-9287 (Option #3) between 8:00 am to 4:00 pm Central Standard Time (CST), Monday to Thursday. *The effective date of enrollments or changes to enrollments will be 3 January 2021; and the effective date of any cancellation will be 2 January 2021. 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 3 January 2021 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](http://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.

Biweekly premium costs effective 3 January 2021 and the increase/decrease from 2020's premium for the various health plans are indicated below:

Plan Name and Codes	Self Only	Self & Family	Self Plus One
Hawaii <b>Aetna</b> Health Fund [Direct] (Codes N61, N62, and N63)	\$70.69*	\$178.27*	\$155.02*
Hawaii <b>Aetna</b> Health Fund [CDHP] (Codes JS1, JS2, and JS3)	\$227.61*	\$509.83*	\$541.72*
Hawaii <b>Aetna</b> Health Fund [Value] (Codes JS4, JS5, and JS6)	\$259.68*	\$584.57*	\$615.72*
Hawaii <b>Aetna</b> Health Fund [HDHP] (Codes 224, 225, and 226)	\$100.60*	\$195.50*	\$223.31*
Hawaii <b>Aetna</b> Advantage (Codes Z24, Z25, and Z26)	\$53.52*	\$141.83*	\$117.74*
Hawaii <b>HMSA</b> Health Plan [High] (Codes 871, 872, and 873)	\$72.83*	\$163.73*	\$159.58*
Hawaii <b>HMSA</b> Health Plan [Standard] (Codes 874, 875 and 876)	\$49.73*	\$111.79*	\$108.95*
Hawaii <b>Kaiser Foundation</b> Health Plan [High] (Codes 631, 632, and 633)	\$77.95*	\$173.83*	\$191.19*
Hawaii <b>Kaiser Foundation</b> Health Plan [Standard] (Codes 634, 635, and 636)	\$55.52*	\$123.80*	\$123.80*
Nationwide <b>Blue Cross-Blue Shield</b> Plan [Standard] (Codes 104, 105, and 106)	\$116.91*	\$286.74*	\$267.15*
Nationwide <b>Blue Cross-Blue Shield</b> Plan [Basic] (Codes 111, 112, and 113)	\$75.94*	\$191.22*	\$178.61*
Nationwide <b>GEHA</b> Benefit Plan [High] (Codes 311, 312, and 313)	\$105.42*	\$304.39*	\$246.51* (+0.01)
Nationwide <b>GEHA</b> Benefit Plan [Standard] (Codes 314, 315, and 316)	\$60.54*	\$155.52*	\$130.18*
Nationwide <b>GEHA</b> Benefit Plan [HDHP] (Codes 341, 342, and 343)	\$59.29* (+0.59)	\$150.04* (+4.37)	\$127.48*

\*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.

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 2020, 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 \$550 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 9 November 2020, and will stop accepting enrollments at midnight (ET) on 14 December 2020.

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 2020 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/plans/dental>

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 3 January 2021 and the increase/decrease from 2020’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*	\$41.46*	\$62.19*
Delta Dental [High Option]	\$27.06*	\$54.11*	\$81.17*
Delta Dental [Standard Option]	\$13.33*	\$26.66*	\$39.99*
FEP BlueDental [High Option]	\$25.60*	\$51.17*	\$76.77*
FEP BlueDental [Standard Option]	\$13.63*	\$27.26*	\$40.89*
GEHA Connection Dental Federal [High Option]	\$21.56*	\$43.13*	\$64.68*
GEHA Connection Dental Federal [Standard Option]	\$12.55*	\$25.05*	\$37.58*
MetLife Federal Dental Plan [High Option]	\$25.24*	\$50.48*	\$75.73*
MetLife Federal Dental Plan [Standard Option]	\$13.75*	\$27.51*	\$41.26*
United Concordia Dental	\$21.13*	\$42.27*	\$63.41* (-5.67)

\*2020 Rates

2) **2020 FEDVIP vision brochures** are available at:  
<https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/plans/vision>

Biweekly premium costs effective 3 January 2021 and the increase/decrease from 2020’s premium for the various health plans are indicated below:

(FEDVIP) Vision Plan Name and Codes	Self Only	Self Plus One	Self & Family
Aetna Vision Preferred [High Option]	\$5.77*	\$11.53*	\$17.29*
Aetna Vision Preferred [Standard Option]	\$3.18*	\$6.36*	\$9.55*
FEP Blue Vision [High Option]	\$5.49*	\$10.97*	\$16.46*
FEP Blue Vision [Standard Option]	\$3.50*	\$6.99*	\$10.49*

UnitedHealthcare Vision Plan [High Option]	\$4.93*	\$9.61*	\$14.30*
UnitedHealthcare Vision Plan [Standard Option]	\$3.28*	\$6.38*	\$9.50*
VSP Vision Care [High Option]	\$6.65*	\$13.32*	\$19.99*
VSP Vision Care [Standard Option]	\$3.51*	\$7.01*	\$10.53*

\*2020 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 14 December 2020.

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.

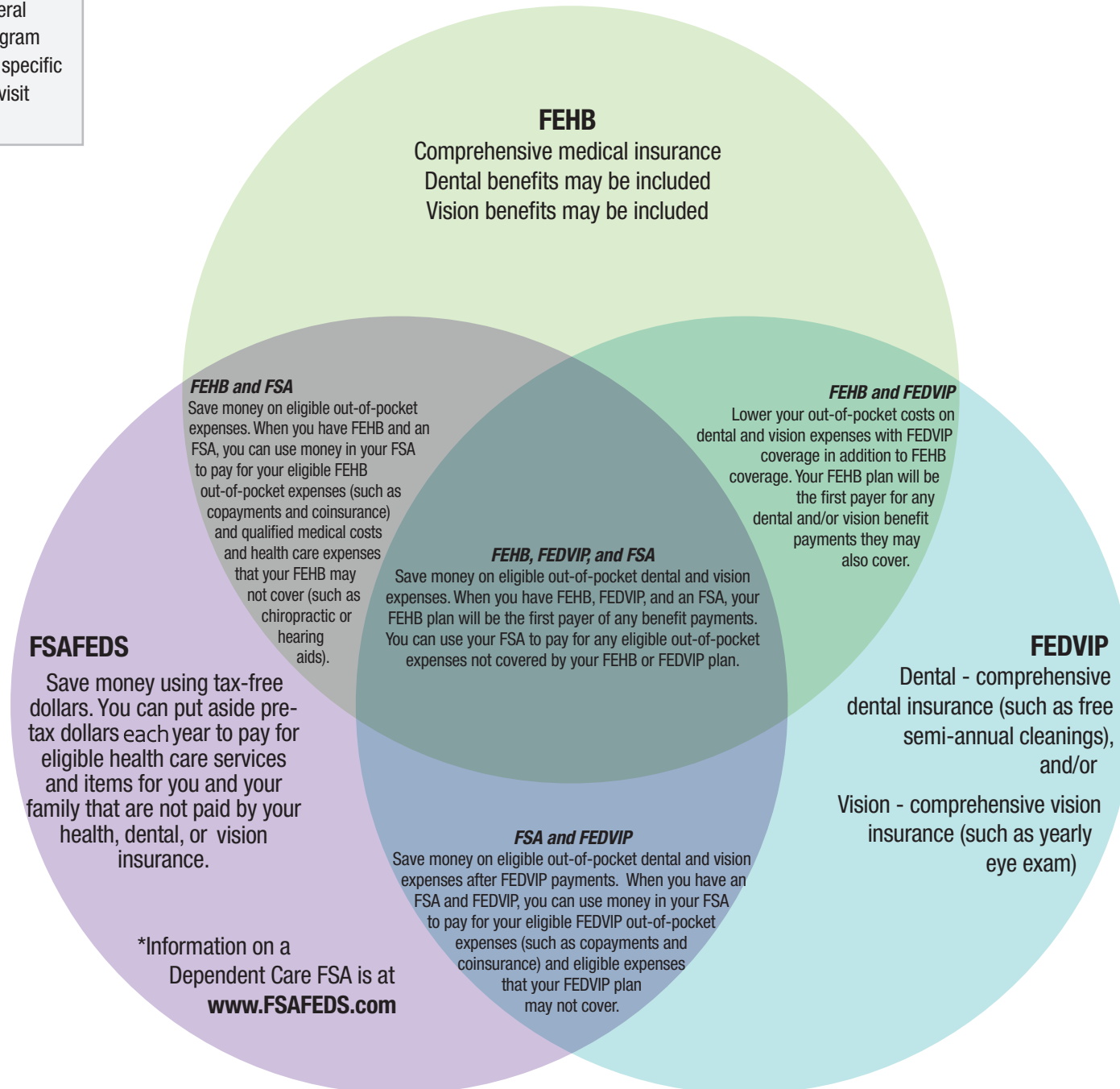
8. **Federal Employees' Group Life Insurance (FEGLI):** FEGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered 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.

9. For questions or more information regarding the Open Season, please contact the HRO-M Employee Benefits Section at (808) 672-1234 or at [ng.hi.hiarnq.mbx.nghi-hro-benefits@mail.mil](mailto:ng.hi.hiarnq.mbx.nghi-hro-benefits@mail.mil).

The intent of this diagram is to provide you with a general understanding of how the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) work together. For specific information on each Program, visit [www.opm.gov/insure](http://www.opm.gov/insure).

# Circle 'Round Your Benefits

## How to Get the Most Value from the Programs



# FLEXIBLE SPENDING ACCOUNTS

More than 420,000 Feds use pre-tax dollars to save an average of **30%** on their family's health care and dependent care expenses.

When your insurance only covers part of an expense, or doesn't cover it at all, you're stuck with the bill. Joining FSAFEDS is like getting a **30% discount** on what you, your spouse, and your eligible children under 26 spend on:

**Prescriptions**

**Deductibles & copayments**

**Office visits**

**Lab tests**

**Ambulance**

**Transportation (if it's a purely medical trip)**

**Eyeglasses**

**Prescription sunglasses**

**Contact Lenses**

**Laser eye surgery**

**Orthodontics**

**Birth control pills**

**In vitro fertilization**

**Massage Therapy**

**Sunblock**

**First aid kits**

**Diabetes testing supplies**

**Hand sanitizer**

**Wheelchairs and walkers**

**And more!**

You can also use FSAFEDS pre-tax dollars to save about **30%** on your **family's dependent care expenses**. It's like a 30% discount on:

## **For your children under age 13:**

- Day care
- Summer day camp
- Babysitting
- Before and after school care
- Housekeeper whose duties include child care

**Non-medical care for any adult who is mentally or physically incapable of self-care, who you claim as a dependent on your tax return, and who lives with you, such as your:**

- Parent, grandparent, or in-law
- Spouse, sibling, or adult child

You file claims by mail, fax, or online. Some insurance plans will file claims automatically for you. FSAFEDS quickly reimburses you for these expenses with pre-tax dollars you've set aside from your pay.

- The annual contribution minimum is \$100 for each kind of FSAFEDS account
- Health care participants have until December 31st to incur eligible expenses and can carry over up to \$500 of unused funds into another health care account in the subsequent year if requirements are met
- Dependent care participants have a grace period of an additional 2 ½ months (January 1 through March 15) to continue to incur eligible expenses against their prior year balance if requirements are met. Dependent care participants cannot carry over funds from one benefit period into another
- You can enroll during the Federal Benefits Open Season and must actively re-enroll each year to remain enrolled

**MORE INFO: [www.FSAFEDS.com](http://www.FSAFEDS.com) or 1-877-372-3337**

For complete information, including terms and conditions, please visit [www.FSAFEDS.com](http://www.FSAFEDS.com).



# HEALTH INSURANCE

Unexpected accidents and illnesses can be expensive. Even routine doctor visits and prescriptions can add up. With FEHB, you can get **comprehensive health insurance coverage for you, your spouse, and your children under age 26.**

There are no waiting periods and no restrictions on pre-existing conditions. All plans offer preventative services at no cost when received from a Preferred Provider. This includes childhood immunizations, screenings for cancer, diabetes, and high blood pressure, and tobacco cessation services and medications. No matter where you live, you have 11 or more health plan options to choose from, each covering:

- Routine physical exams
- Doctor's office visits
- Specialist visits
- Lab tests
- Prescriptions
- Ambulance services
- Inpatient hospital care
- Surgery
- X-rays
- Maternity care
- Urgent care
- Mental health services
- Stop smoking aids
- Physical therapy
- And more

## Who can enroll?

Most Federal employees are eligible

Annuitants may be eligible to continue their FEHB coverage into retirement if they meet certain requirements

Check with your human resources office if you are unsure

## When can I enroll?

During your first 60 days as a newly eligible employee; or

During the Federal Benefits Open Season (mid-November to mid-December); or

When you have a qualifying life event such as marriage, divorce, or birth

## How much does it cost?

It depends on what plan you select

Each pay period, you pay about 30% of the premium and your agency pays about 70%

Generally you also pay part of the cost for any service you receive

## How do I enroll?

Use your agency electronic enrollment system, or

visit [www.opm.gov/forms](http://www.opm.gov/forms) and submit form SF 2809 to your human resources office

Annuitants not currently enrolled in FEHB cannot enroll after retirement

## Online tools can help you select the right plan for your family:

Use the plan comparison tools at [www.opm.gov/FEHBcompare](http://www.opm.gov/FEHBcompare)

Complete cost and coverage information for each plan available at [www.opm.gov/health](http://www.opm.gov/health)

## MORE INFO: [www.opm.gov/health](http://www.opm.gov/health)

For complete information, including terms and conditions, please review each plan's brochure.





# 2020 FEDERAL BENEFITS OPEN SEASON

Monday, November 09 through Monday, 14 December 2020



**FEHB Health**

- Enroll
- Change plan/option
- Cancel enrollment
- Self/Self + One/Self & Family



**Flexible Spending Accounts**

- Enroll
- Reenroll (it's not automatic!)
- Increase/decrease your election with a new enrollment



**FEDVIP Dental & Vision**

- Enroll
- Change plan/option
- Cancel enrollment
- Self/Self + One/Self & Family

## Things to Consider:

- My family's health, dental, and vision needs for 2021
- Whether my current plan will be available in 2021
- How my current plan's benefits and premiums change in 2020
  - If I do nothing, FEHB and FEDVIP enrollments rollover automatically
- Whether the online comparison tools show a better plan for me
- How much money I could save with a flexible spending account

**MORE INFO: [www.opm.gov/openseason](http://www.opm.gov/openseason)**

**ENROLL/CHANGE/CANCEL:**

FEHB HEALTH: Use your agency's online enrollment system or contact your human resources office.

FEDVIP DENTAL AND/OR VISION: [www.BENEFEDS.com](http://www.BENEFEDS.com) or 1-877-888-3337

FSAFEDS FLEXIBLE SPENDING ACCOUNT: [www.FSAFEDS.com](http://www.FSAFEDS.com) or 1-877-372-3337