



**UNITED STATES DEPARTMENT OF THE INTERIOR**  
BUREAU OF INDIAN EDUCATION  
Human Resources Office  
1011 Indian School Road NW, Suite 150  
Albuquerque, New Mexico 87104

October 23, 2020

In Reply Refer to:  
Employee Benefits

**MEMORANDUM**

**To:** To All Bureau of Indian Education Employees  
To All Bureau of Trust Funds Administration Employees

**From:** Jackie Shamblin, Human Resources Officer **JACKIE SHAMBLIN**  
Digitally signed by JACKIE SHAMBLIN  
Date: 2020.10.23 14:33:26 -06'00'

**Subject:** The 2020 Federal Benefits Open Season

It is that time of year again! The time for the Federal Benefits Open Season is quickly approaching. Open Season will run from **Monday, November 9, 2020 through Monday, December 14, 2020.**

During this period, you have the opportunity to enroll, change plans or plan options, change enrollment type, or cancel enrollment for the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP). You also have the opportunity to re-enroll or newly enroll in the Federal Flexible Spending Account (FSAFEDS) Program.

In 2021 federal employees will have 276 health insurance plans to choose from. These plans will include 18 nationwide plans along with options for local and regional plan selections. Included with these plans are 6 new plan options.

**New Plan Options in 2021:**

<b>PLAN NAME</b>
United Healthcare Advantage Plan (High)
Kaiser Permanente - Northwest (Washington/Oregon) - Basic
Kaiser Permanente - Washington (Washington/Idaho) - Basic
Geisinger Health Plan Pennsylvania - Basic
Dean Health Plan, Inc, Wisconsin - Basic
Group Health Cooperative of South Central Wisconsin - Standard

There are some plans that have opted out of participating in the FEHB Program and others that are terminating certain enrollment codes. Enrollees participating in these plans will need to select a new plan during Open Season, otherwise they will be automatically enrolled into GEHA's Indemnity Benefit plan Elevate, which is the lowest-cost nationwide plan that OPM has determined for 2021.

**Providers Leaving the FEHB Program in 2021:**

STATE	PLAN NAME	3 DIGIT PLAN CODE
Illinois	MercyCare Health Plans	High (EY1, EY2, EY3) Standard (EY4, EY5, EY6)
Wisconsin	MercyCare Health Plans	High (EY1, EY2, EY3) Standard (EY4, EY5, EY6)

**Providers Terminating Enrollment Codes in 2021:**

STATE	PLAN NAME	3 DIGIT PLAN CODE
Tennessee	Aetna Open Access	High (UB1, UB2, UB3)

The providers that are terminating plan options will be automatically enrolling enrollees into another option offered by the plan. If enrollees do not want to be enrolled into one of the other options they will need to make an Open Season election.

**Providers Terminating Plan Options at the end of 2020:**

PLAN NAME
Blue Shield of California (Standard)
Health Net of California (Standard)
CDPHP Universal Benefits, Inc.(High)
GHI (HDHP)
UPMC Health Plan (High)

**Plan Brochures:**

The Office of Personnel Management (OPM) has links listed on their website at <https://www.opm.gov/healthcare-insurance/>. OPM's website contains links to brochures for health, dental and vision insurance. You will also find plan comparison tools and other resource materials that will assist you with making benefit determinations.

**Elections/Enrollments:**

The easiest most effective way to make an Open Season election for your FEHB will be through your Employee Express account. You can access Employee Express by logging in using your Login ID and Password or by utilizing your PIV Smartcard. The website is <https://www.employeeexpress.gov/Default.aspx>. You do not have to be on a BIA/BIE network computer to access Employee Express to make your elections. Employee Express is also available 24 hours a day 7 days a week, even on holidays.

If you are unable to access your Employee Express account you can email your completed Health Benefits Election Form (SF 2809) to [bie-benefits@bia.gov](mailto:bie-benefits@bia.gov). When completing the hard copy SF 2809, please be sure to use the Revised November 2019 version. This form is found at [https://www.opm.gov/forms/pdf\\_fill/sf2809.pdf](https://www.opm.gov/forms/pdf_fill/sf2809.pdf).

We can accept a copy of your SF 2809 to process your election. If you are unable to access Employee Express or email your SF 2809, you can always fax it to 505-563-5305 or mail it to your servicing area's Benefits Specialist. Elections must be received no later than 11:59 p.m. on December 14, 2020, Eastern Time.

**Please note:** If you are happy with your current FEHB and FEDVIP plans you do not have to take any action as your current enrollments will continue automatically unless notified otherwise.

**Effective Dates:**

New enrollments and changes to current enrollments elected during Open Season will become effective on the following dates:

	<b>FEHB</b>	<b>FEDVIP</b>	<b>FSAFEDS</b>
<b>Election</b>	01/03/2021	01/01/2021	01/01/2021
<b>Cancelation</b>	01/02/2021	12/31/2020	Enroll Every Year

**FEHB and Retirement:**

If you are not currently covered by a FEHB plan and are planning to retire from the Federal service in five years, you may wish to consider enrolling during Open Season. To continue FEHB into retirement, you must have been continuously enrolled (or covered as a family member) in any FEHB plan for the 5 years of service immediately before your retirement starts. For information about FEHB in retirement please contact your servicing area's Benefits Specialist.

**Open Season Elections vs Qualifying Life Events (QLEs):**

Life still happens during Open Season. If you experience a QLE such as marriage, birth of a child etc. You want to make sure that you DO NOT make an Open Season election. The reason you do not make an Open Season election when you have a QLE has to do with the effective date. With a QLE your election will become effective at the beginning of the following pay period after the election is made, as opposed to the first pay period the following year. To find a list of QLEs please visit <https://www.opm.gov/healthcare-insurance/life-events/>.

**Premiums for Part-Time and School Year Employees:**

Premiums are prorated for part-time employees. This will mean that you will pay a higher share of the premiums as a part-time employee.

Premiums for school year employees may also be prorated. This proration will be calculated at a higher rate during the school year contract. This is done to ensure premium costs are covered during the summer months while school is not in session.

**BENEFEDS:**

The Federal Benefits Open Season is the perfect time to consider enrolling in a Federal Employees Dental and Vision Insurance Program (FEDVIP). This program offers 12 dental and 5 vision plans to choose from.

If you wish to make a new election or changes to your existing plan, you must do so during Open Season. For currently enrolled employees that do not want to change their plan, they will automatically continue their current enrollment into the next year.

**Please note:** BENEFEDS has an option available to “*Accelerate Payments*” for your dental and vision plans. For those employees that are anticipating being in a non-pay status or leave without pay status, or those that are seasonal employees, such as school year employees, you may want to consider accelerating your premium payments to cover the cost while in a non-pay status. An example would be during summer break. Otherwise, you will be responsible for those premiums and have to pay out of pocket to prevent cancelation of your benefits. To set up this option you will work with the BENEFEDS office to calculate your deduction amount. Open Season elections can be made at <https://www.benefeds.com/general/prepare-for-open-season> or by contacting a BENEFEDS representative at 1-877-888-3337. BENEFEDS is open Monday through Friday from 9 a.m. to 7 p.m. Eastern Time.

BENEFEDS will be hosting several Virtual Benefits Fairs that you are encouraged to attend. The following link will take you to the event registration pages.  
<http://vshow.on24.com/vshow/FVBF20/registration/18051?partnerref=emailafriend>

**Federal Flexible Spending Account Program (FSAFEDS):**

If you participate in FSAFEDS you will need to make an Open Season Election. Enrollments and reenrollment must be made every year. Elections do not continue automatically. For more information on eligibility and enrollment visit [www.fsafeds.com](http://www.fsafeds.com). You can also call and speak with a representative at 1-877-372-3337. Counselors are available Monday through Friday from 9 a.m. to 9 p.m. Eastern Time.

**Contact Information:**

You are encouraged to carefully consider your health benefits options during this year’s Open Season. If you have any Open Season questions please reach out to your Benefits Specialist servicing your location.

<b>BENEFITS SPECIALIST</b>	<b>CONTACT INFORMATION</b>	<b>SERVICE AREAS</b>
Natalie Buckley	Interior-Bureau of Indian Education 1011 Indian School Rd, NW Suite 150 Albuquerque, NM 87104 Phone: 505-563-5312 Fax: 505-563-5305 <a href="mailto:natalie.buckley@bia.gov">natalie.buckley@bia.gov</a>	BIE Headquarters; Schools and offices located in NM, AZ and UT including SIPI
Stephanie Blanken	Interior-Bureau of Indian Education 155 Indian Avenue Lawrence, KS 66046 Phone: 785-830-2731 Fax: 505-563-5305 <a href="mailto:stephanie.blanken@bie.edu">stephanie.blanken@bie.edu</a>	Schools and offices located in all other locations (KS, CA, OK, SD, ND, OR, MT) including HINU and Bureau of Trust Funds Administration (BTFA)