

## Federal Employees Health Benefits (FEHB) Open Season

The 2015 Federal Employees Health Benefits (FEHB) Program Open Season will take place November 10, 2014 through December 8, 2014. During the Federal Benefits Open Season, any eligible employee may:

- Enroll in a FEHB Program.
- Change from one health plan to another.
- Cancel FEHB enrollment.
- Change enrollment from Self Only to Self and Family or from Self and Family to Self Only.
- Change participation in premium conversion (waive or begin).

Children will be covered under their parent's FEHB health plan's Self and Family enrollment until age 26. Employees with existing Self and Family plans should contact their FEHB carrier to add an eligible child to their coverage.

All Open Season FEHB changes will become effective on January 11, 2015. If you have or will have a Qualifying Life Event (QLE), such as a loss of other health insurance, that requires a different effective date, please contact the NASA Shared Services Center (NSSC) Customer Contact Center for counseling at 1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov).

### What are the 2015 Premiums?

You may view the 2015 health insurance rates on the [OPM Healthcare Plan Information](#) page. You may also locate this page by visiting: <http://www.opm.gov/healthcare-insurance>, and clicking the down-arrow for the **Healthcare** link on the left side of the page. Then click on the **Plan Information** link and select the **Premiums** link.

### Can I Make FEHB Changes Outside of Open Season?

Outside of the Open Season, you can enroll or make changes in a FEHB Program only in connection with a QLE. For additional information, you may refer to the [Office of Personnel Management \(OPM\) Changes You Can Make Outside of Open Season](#) page. You may also locate this page by visiting: visit: <http://www.opm.gov/healthcare-insurance> and click the down-arrow for the **Healthcare** link then the **Enrollment** link. Under the **Instructions for Making an Open Season Enrollment Change**, please click the **What Changes You Can Make Outside of Open Season** link.

**Note:** FEHB coverage will automatically continue from year to year for current enrollees who do not wish to make any changes as long as their health plan continues to participate. If you have received correspondence that your plan is no longer participating, you must choose and enroll in another plan during Open Season to be covered in 2015.

### How Do I Enroll or Make an Enrollment Change?

Employees wishing to enroll or change their enrollment during Open Season must do so through Employee Express online at: <http://www.employeeexpress.gov>.

**Note:** The NSSC does not accept Standard Form (SF) 2809, Health Benefits Election Form – FEHB for Open Season changes. These changes must be made through Employee Express. As changes are made in Employee Express, a record of the change will automatically be sent to your eOPF.

### What is Employee Express?

Employee Express is an automated system that puts you in control of processing your own health benefits along with other discretionary personnel and payroll actions. Use of Employee Express is mandatory to make FEHB changes during the Federal Benefits Open Season. If you have lost or forgotten your Employee

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Express password, you may obtain a new one by clicking on the **Forgot Login ID or Password?** link on the Employee Express home page at: <http://www.employeeexpress.gov>.

**What is Premium Conversion?**

Premium conversion uses Federal tax rules to let employees deduct their share of health insurance premiums from their taxable income, thereby reducing their taxes. All employees are automatically enrolled in premium conversion. If you waive premium conversion, the amount of taxes you pay will increase, as you will no longer benefit from pre-tax dollars. Employees wishing to waive premium conversion during Open Season must do so through Employee Express at: <http://www.employeeexpress.gov>. To access the premium conversion module in Employee Express, from the Employee Express **Main Menu**, under the **Payroll-Personnel Actions** heading, click the **FEHB Premium Conversion** link.

**What is PlanSmartChoice™?**

To assist you in making an informed decision when selecting benefit options for you and your family, you may access the online **PlanSmartChoice™** health care decision solution tool. You may access the **PlanSmartChoice™** tool during Open Season at: <https://www.plansmartchoice.com/>.

Any questions concerning this notice, contact:  
**NSSC Customer Contact Center**  
1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov).