

## Federal Employees Health Benefits (FEHB) Program Open Season

The 2017 Federal Employees Health Benefits (FEHB) Program Open Season will take place November 14, 2016, through December 12, 2016. All Open Season FEHB changes will become effective on January 8, 2017. During Open Season, any eligible employee may:

- Enroll in a FEHB Program
- Change from one health plan to another
- Cancel FEHB enrollment
- Change enrollment plans
- Change participation in premium conversion (waive or begin)

**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 2017.

### What are the 2017 Changes?

Important changes for FEHB that take effect in 2017 include:

- Premiums may rise by an average of 4.4 percent. Since plans vary, some may be much higher while others have a decrease in premiums.
- All plans will offer clinically appropriate and medically necessary treatment for children diagnosed with Autism Spectrum Disorder.

**Important:** If you anticipate a Qualifying Life Event (QLE), such as a loss of health insurance that may create a gap in coverage, 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). Our benefits counselors can help you when electing new coverage using Employee Express for QLEs.

### What are the 2017 Premiums?

You may view the 2017 health insurance rates on the [OPM Healthcare Plan Information](#) page. You may also locate this page by visiting the OPM Healthcare Insurance page at: [www.opm.gov/healthcare-insurance](http://www.opm.gov/healthcare-insurance). In the left navigation pane, click the **Healthcare** drop-down menu, then click the **Plan Information** link and select the **Premiums** link.

## What are Recent Coverage Options?

In the past few years, the following significant changes were made:

- Self Plus One

Self Plus One is an enrollment type in the FEHB Program that allows enrollees to cover themselves and one eligible family member they designate to be covered. Family member eligibility for a Self Plus One enrollment is the same as for a Self and Family enrollment including the following:

- A family member eligible to be covered under a Self Plus One enrollment includes either a spouse or a child under age 26.
- A child age 26 or over who is deemed incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

For additional information, you may refer to the [Office of Personnel Management \(OPM\) Special Initiatives Self Plus One](#) page. You may also locate this page at: [www.opm.gov/healthcare-insurance/special-initiatives/self-plus-one/](http://www.opm.gov/healthcare-insurance/special-initiatives/self-plus-one/). Make sure to compare Self Plus One and Family rates to confirm you select the most competitive option. Some insurance carriers have higher rates for Self Plus One than for Self Plus Family.

## 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: [www.employeeexpress.gov](http://www.employeeexpress.gov). If you are making a change to your FEHB during Open Season and are scheduled to retire before January 8, 2017, you must submit a Standard Form (SF) 2809, Health Benefits Election Form – FEHB directly to the NSSC with your retirement application package for processing **no later than December 12, 2016**.

**Note:** The NSSC does not accept Standard Form (SF) 2809, Health Benefits Election Form – FEHB, for Open Season changes for employees who anticipate remaining on the rolls beyond January 8, 2017. 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. You will have the opportunity to print a receipt or receive one via e-mail.

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

For additional information, you may refer to the [OPM Changes You Can Make Outside of Open Season](#) page. You may also locate this page by visiting the OPM Healthcare Insurance page at: [www.opm.gov/healthcare-insurance](http://www.opm.gov/healthcare-insurance). Click the **Healthcare** drop-down menu, then click the **Enrollment** link. Under the **Instructions for Making an Open Season Enrollment Change** heading, please click the **What Changes You Can Make Outside of Open Season** link.

## 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 NSEN-3000-0181

mandatory to make FEHB changes during the Federal Benefits Open Season, unless you are retiring prior to January 8, 2017. If you have lost or forgotten your Employee Express password, you may obtain a new one by clicking on the **Forgot Login ID** or **Forgot Password** link on the Employee Express home page at: [www.employeexpress.gov](http://www.employeexpress.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 pretax dollars. Employees wishing to waive premium conversion during Open Season must do so through Employee Express at: [www.employeexpress.gov](http://www.employeexpress.gov). To access the premium conversion module in Employee Express, from the Employee Express **Home** screen, under the **Payroll / Personnel** heading, click the **Federal Employees Health Benefits** link. Then, click the **Federal Employees Health Benefits (FEHB) Premium Conversion** header. Instructions will auto-populate within the open box below.

### **Need Help Choosing an Insurance Plan?**

While the Benefits Counselors at the NSSC are not permitted to make recommendations as to the best plan for you, there are two tools available to assist you in making an informed decision when selecting benefit options for you and your family during Open Season. Links to the tools are found in [Employee Express](http://Employee Express) at [www.employeexpress.gov](http://www.employeexpress.gov).

- **OPM Health & Insurance Compare Plans** tool  
You may access this tool through [Employee Express](http://Employee Express). Click the **Related Links** link, then click the **OPM FEHB Plan Comparison Tool** link.
- **Consumers' Checkbook** tool  
NASA employees must access this tool through [Employee Express](http://Employee Express). Click the **Related Links** link, then click the **FEHB Plan Comparison Website – Checkbook** link. After you access the link through Employee Express and select NASA as your agency, you are automatically authenticated into the tool. To ensure free access to the tool, you should not use any other public links.

For 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)