

Federal Employees Health Benefits (FEHB) Program Open Season

The 2016 Federal Employees Health Benefits (FEHB) Program Open Season will take place November 9, 2015 through December 14, 2015. 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)

All states are now required to allow same-sex couples to marry. Beginning with plan year 2016 and beyond, same-sex couples must be married in order to cover, or continue to cover, stepchildren under their FEHB enrollment. Children will be covered under their parent's FEHB 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 10, 2016. 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.

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 2016.



New Enrollment Type for 2016 Plan Year - Self Plus One

Self Plus One is a new enrollment type in the FEHB Program that allows enrollees to cover themselves and one eligible family member they designate to be covered. The first opportunity to enroll in Self Plus One will be during the upcoming Open Season. Family member eligibility for a Self Plus One enrollment is the same as for a Self and Family enrollment:

- 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/. Make sure to compare Self Plus One and Family rates to confirm you select the most competitive option.

What are the 2016 Premiums?

You may view the 2016 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. In the left navigation pane, click the **Healthcare** drop-down menu, then click the **Plan Information** link and select the **Premiums** link.

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. If you are making a change to your FEHB during Open Season and are scheduled to retire before January 10, 2016 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 14, 2015**.

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 10, 2016. 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.

Can I Make FEHB Changes Outside of Open Season?

Outside of 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 [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. 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 mandatory to make FEHB changes during the Federal Benefits Open Season, unless you are retiring prior to January 10, 2016. 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.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: www.employeeexpress.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?

To assist you in making an informed decision when selecting benefit options for you and your family, there are two tools available for you during Open Season. Links to the tools are found in [Employee Express](#) at www.employeeexpress.gov.

- **OPM Health & Insurance Compare Plans** tool.
You may access this tool through [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](#). 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.

Please note that the PlanSmartChoice™ tool will not be available for this year's Open Season.

For questions concerning this notice, contact:

NSSC Customer Contact Center

1-877-677-2123 (1-877-NSSC123) or nssc-contactcenter@nasa.gov