



THIS WEBINAR
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Which FEHB Plan is Right for You?

A NARFE Federal Benefits Institute Webinar

Presented by James Marshall
Federal Retirement Benefits Expert

Sponsored by GEHA

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Agenda



- **Open Season Facts**
- **FEHB – What’s New for 2021?**
- **COVID-19 Impact on Open Season**
- **FEHB Basics**
- **Dental and Vision Benefits**
- **Federal Flexible Spending Accounts**
- **Questions to Ask Before Switching Plans**
- **Summary – Open Season Next Steps**



Open Season Facts



Analysis Paralysis





Open Season from November 9 to December 14

- 3 things to consider this open season
 - FEHB
 - Federal Employees Health Benefits Program
 - FEDVIP
 - Federal Employees Dental and Vision Insurance Program
 - FSAFEDS (employees only)
 - Federal Flexible Spending Account Program





Plans leaving the program completely

- All MercyCare Health Plans (Illinois and Wisconsin)

One plan is terminating enrollment codes

- Aetna Open Access (only impacts Tennessee)

GEHA Elevate will be the 2021 default unless another plan is elected





Plan options terminating at the end of 2020

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

Automatically enrolled into another option offered by that carrier unless another plan is elected





New plans

- UnitedHealthcare Advantage Plan (High)
 - Nationwide plan
- Kaiser Permanente Northwest (Basic)
 - Washington/Oregon
- Kaiser Permanente Washington (Basic)
 - Washington/Idaho
- Geisinger Health Plan (Basic)
 - Pennsylvania
- Dean Health Plan, Inc. (Basic)
 - Wisconsin
- Group Health Cooperative of South Central Wisconsin (Standard)



FEHB - What's New for 2021?



276 health plan choices

- 18 Fee-For-Service (FFS) plan choices open to all
- 4 FFS plan choices limited to certain groups
- 254 Health Maintenance Organization (HMO) plan choices

Plan choices mentioned above include

- 18 High Deductible Health Plan (HDHP) options
- 28 Consumer-Driven Health Plan (CDHP) options

Click [HERE](#) for more details about what's new



FEHB - What's New for 2021?



GEHA Benefit Plan

www.geha.com

800-821-6136



2021

If you do nothing else, at least check section 2 of your plan brochure!

A Fee-for-Service (High and Standard Options) health plan with a Preferred Provider Organization

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 7 for details. This plan is accredited. See page 12.

Sponsored and administered by:
Government Employees Health Association, Inc.

Who may enroll in this Plan: All Federal employees and annuitants who are eligible to enroll in the Federal Employees Health Benefits Program may become members of GEHA. You must be, or must become a member of Government Employees Health Association, Inc.

IMPORTANT

- Rates: Back Cover
- Changes for 2021: Page 14
- Summary of Benefits: Page 128



COVID-19 Impact on Open Season



No impact on effective dates of Open Season

No delay for enrollment actions

Agency open season fairs?

2020 VIRTUAL BENEFITS FAIR

The Federal Long Term Care Insurance Program | BENEFEDS | FEHFB | FEDVIP | FSA FEDS

Registration

[Already registered?](#)

* Denotes Required

First Name *

Last Name *

Email *

State *

Please select ...

Register

**VIRTUAL BENEFITS FAIR:
NOVEMBER 9 - DECEMBER 14, 2020**

**FEDERAL BENEFITS OPEN SEASON:
NOVEMBER 9, 2020 - DECEMBER 14, 2020**

The Fair will be available throughout open season beginning November 9.

The Virtual Benefits Fair is hosted by Long Term Care Partners, LLC, the administrator of the Federal Long Term Care Insurance Program (FLTCIP), and BENEFEDS, the secure online portal to enroll in the Federal Employees Dental and Vision Program (FEDVIP).

The Virtual Benefits Fair uses an ON24 virtual environment. Neither ON24 nor Long Term Care Partners shares your registration information with any third parties. Long Term Care Partners may use registration information (email) to send registrants information only about the federal benefits it administers. Recipients can unsubscribe from these non administrative communications at any time.

**LIVE CHAT DATES
NOVEMBER 13 | NOVEMBER 20 | DECEMBER 2 | DECEMBER 9**





OPM instructed all FEHB carriers

- Waive cost-sharing and prior authorization requirements for COVID-19 testing
- Once an FDA-approved vaccine becomes available, rapidly cover without any cost-sharing

OPM strongly encouraged all carriers

- Waive cost-sharing and prior authorization requirements for telehealth or other such services associated with the treatment of COVID-19





All FEHB Plans Have in Common

- Family coverage (spouse, dependent children)
- Government shares the cost of the premium
- No pre-existing condition exclusion
- Self Only, Self Plus One, or Self and Family
- Preventative/Routine care (100% within plan network)
- Prescription drug coverage
- Catastrophic maximum





Some FEHB Plans Don't Cover

- Cosmetic surgery
- Routine eye and dental care
- Hearing aids
- Long-term care assistance
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs
- Chiropractic care





Some FEHB Plans Do Cover

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Massage therapy
- Infertility treatment
- Applied Behavior Analysis (ABA) for autism disorders
- Wellness programs





FEHB Nationwide Fee-For-Service

- Fee-For-Service (FFS)
 - APWU (High)
 - BCBS (Standard/Basic/Focus)
 - GEHA (High/Standard/Elevate)
 - MHBP (Standard/Value)
 - NALC (High/Value)
 - SAMBA (High/Standard)
- Preferred Provider Organization (PPO)
 - PPO versus non-PPO
 - Some also offer HDHPs and CDHPs

- Restricted

- Compass Rose
- Foreign Service
- Panama Canal
- Rural Carrier





Health Maintenance Organization (HMO)

- Regional plans
- Metropolitan areas
- Some states have none
- Open Access = no need for referral (some)
 - Requires network providers
 - No deductible
 - One-stop shopping under one roof (some)
 - Some HMOs also offer CDHP or HDHP





Consumer-Driven Health Plans

- Available in both FFS and HMO type plans
- Health Fund, Medical Fund, Personal Care Account
 - Benefit allowance
- Higher deductible
 - Use benefit allowance first, then deductible
- Carry over balance of health fund
 - As long as you remain in the plan
- In a good year, spend \$0 out of pocket





High Deductible Health Plans

- Available in both FFS and HMO plans
- Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)
 - Manage HSA as an investment
 - Tax-free IN, grows with interest tax free, and tax-free OUT
- Premium “Pass-Through”
 - A rebate that belongs to you
- Higher deductible
 - Use “funds” first, then deductible





Catastrophic Protection

- Annual Maximum Out-of-Pocket Expense
 - Yearly amount the federal government sets as the most each individual or family is required to pay in cost sharing during the plan year for covered, in-network services.
 - Copayments
 - Deductibles
 - Coinsurance
- The plan may specify lower out-of-pocket limits
- In-network versus out-of-network limits
- Usually the same for Self Plus One and Self and Family





Prescription Drug Coverage

- Use the plan's website to review its formulary
- Does the plan offer mail ordering?
- 90-day refills for recurring prescriptions?
- Do you require name brand or generic meds?
- Specialty medications are the most expensive
- Copay versus Coinsurance?
 - Copay = \$
 - Coinsurance = %





Federal Employees Dental and Vision Insurance Program (FEDVIP)

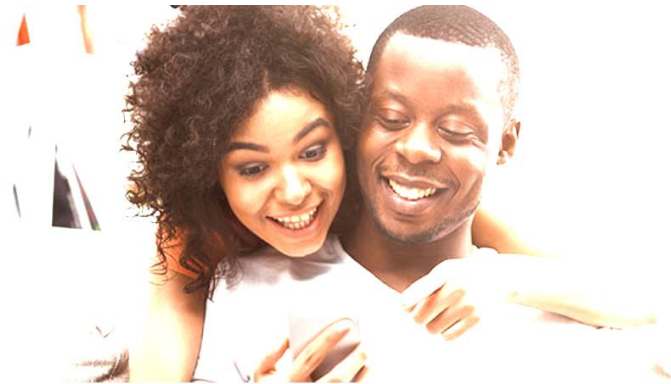
- 23 dental plans (14 nationwide) and 10 vision plans (all nationwide)
 - Many new plans!
 - Annual exams
 - 2 to 3 teeth cleanings per year
 - Set of glasses or contact lenses each year
 - Discounts may be offered (e.g. vision correction surgery, progressive lenses, etc.)
-
- Retirees are eligible
 - No 5-year requirement
 - Spouse and/or children (under 22)
 - www.benefeds.com



Dental and Vision Benefits



FEDVIP information on the [BENEFEDS](#) website



Enroll Today!
Open season ends
December 14, 2020.

Enroll Now



Check Eligibility

Find out if you're eligible
for FEDVIP.

Check Eligibility



Change Your Plan

Change your existing
FEDVIP plan.

Log In



Compare Plans

Research FEDVIP plans
and rates.

Compare Plans



Federal Flexible Spending Accounts



HCFSA and DCFSA information on the [FSAFEDS](#) website

FSA FEDS

NEED HELP?

Forgot Username or Password?

NEW TO THE SITE?

HOME EXPLORE YOUR OPTIONS ENROLL IN A PLAN FILE A CLAIM SUPPORT & FAQ CENTER BENEFIT OFFICERS TOOLBOX

FSA FEDS Federal Benefits Open Season
November 9, 2020 through December 14, 2020

LOG IN NOW



Check Out Your Online Account

See your current balance, view claims and more.



Introducing the FSAFEDS App

Submit receipts with ease. Download our app now!



Choose Reimbursement or Payment Options

It's **your** choice which payment or reimbursement option to use.



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Federal Flexible Spending Accounts



- For employees only
- 2021 HCFSA: \$2,750
- 2021 DCFSA: \$5,000
- Minimum \$100 annually
- Use it or lose it! (carry over \$550)
- New phone app available
- Limited Expense HCFSA
 - Compatible with HDHP HSA
 - Dental and vision only
- Eligible expenses at <https://fsafeds.com/support/eligibleexpenses>
 - OTC drugs now eligible without a prescription





Federal FSAs and Separation from Federal Service

- Retirees are not eligible to participate
- You must incur HCFSA expenses before separation
- You are not responsible for continuing payments after separation
- You may use DCFSA funds after separation for expenses incurred while working
 - Until the end of the year of separation





Will this health insurance plan help me save money if I'm healthy?

- Related questions
 - Biweekly/monthly premium?
 - Copays?
 - If I were to get the same care as last year, what would it cost?
 - Does the bottom line fit my budget?

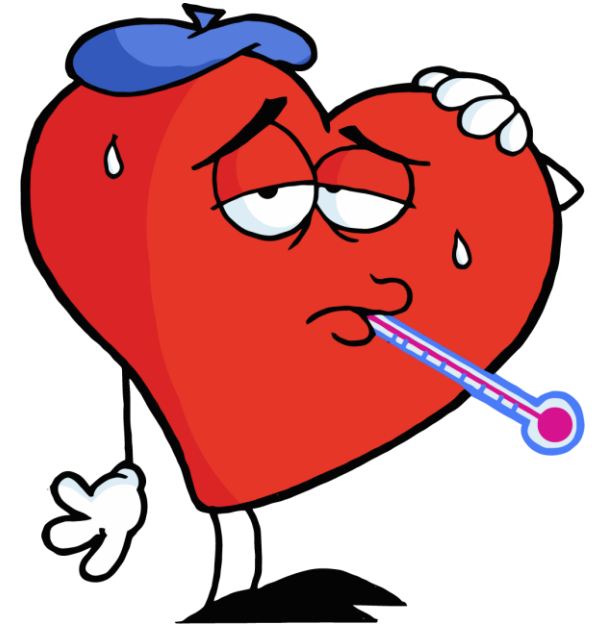


Questions to Ask Before Switching Plans



Will this health insurance plan be affordable if I'm sick?

- Related questions:
 - Deductible?
 - Coinsurance?
 - Out-of-pocket maximum (catastrophic limit)?
 - Could I afford to pay this much?
 - What does not count toward this limit?

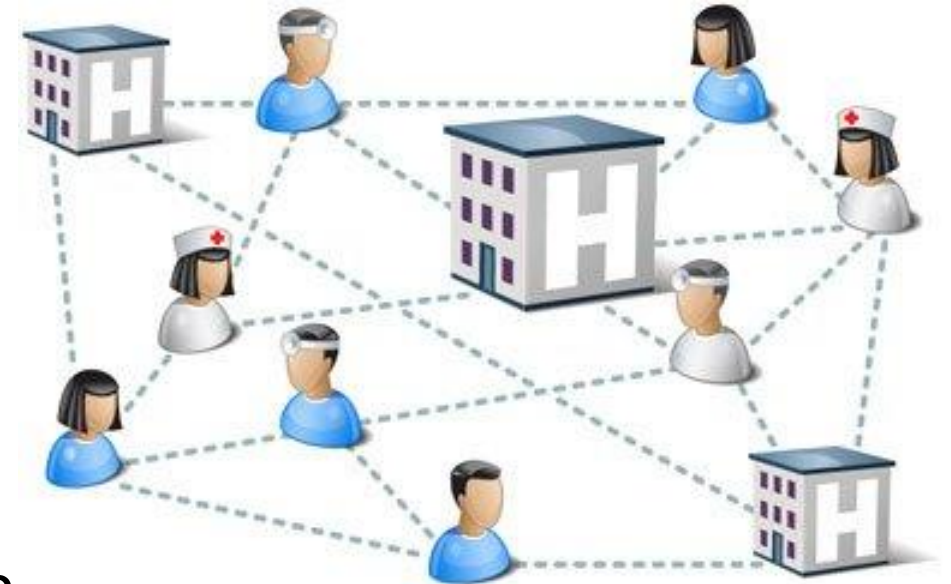


Questions to Ask Before Switching Plans



Are my doctors covered by this plan?

- Related questions
 - How big is the network?
 - What kind of network?
 - Do I plan to get out-of-network care?
 - How much would that cost me?
 - Am I willing to switch doctors or locations?





What is the health insurance plan's prescription drug coverage?

- Related questions
 - Cost of regular prescriptions?
 - Which pharmacies are in-network?
 - Copay versus coinsurance?
 - What are my options if my prescriptions aren't covered?



Questions to Ask Before Switching Plans



Will it be easy to get care if I'm sick under this insurance plan?

- Related questions
 - Do I have to pick one primary clinic or doctor I always go to first?
 - Are covered urgent care clinics or emergency rooms nearby?
 - Does the plan cover virtual care options?



Questions to Ask Before Switching Plans



Will it be easy to get care if I'm well under this insurance plan?

- Related questions
 - Any wellness programs built-in?
 - Are there any free services to keep me healthy?
 - Will I pay anything for regular checkups, annual OB-GYN visits or routine tests?
 - Will I pay anything for regular immunizations, like a flu shot?



Questions to Ask Before Switching Plans



If I'm interested in alternative therapies, how does this plan's coverage work?

- Related questions
 - How much do alternative therapies/services cost?
 - Is there any cost-sharing for alternative medicine?
 - Do I plan to use alternative therapies often?
 - Am I comfortable using other treatments instead?



Questions to Ask Before Switching Plans



Are there extra perks or benefits that come with this plan?

- Related questions
 - What does this plan offer that other plans don't?
 - Refer to Section 5 of the FEHB plan brochure
 - Gym memberships?
 - Meals delivered to my home when I'm sick?
 - Rides to/from the hospital when I'm not well enough to drive myself?



Questions to Ask Before Switching Plans



Will this health insurance plan still be right for me if my needs change?

- Related questions
 - What happens if I move or get a new job?
 - If I have a baby or adopt, how will the child be covered?
 - What if someone in my family or I were to develop a serious health condition?
 - Am I expecting any big life changes in the next year?



Questions to Ask Before Switching Plans



Is it easy to get support and advice with this plan?

- Related questions
 - Can I call a 24/7 nurse line whenever I have a health question?
 - Who will I call if I have a question about my insurance?
 - When are they available?
 - Are there people available to help me and my family pick the right plan?



Summary – Open Season Next Steps



Read your current plan's brochure for 2021

- Front cover will highlight
 - where to find the rates
 - plan changes
 - plan summary
- Use your plan's website for additional information, such as its formulary or physician network tools
- Call your plan to address any specific questions



Summary – Open Season Next Steps



- Use one of the plan comparison tools to compare your current plan with at least two other plans
 - [OPM FEHB Plan Comparison Tool](#)
 - [Consumers' Checkbook Guide to Federal Health Plans](#)
- Call the other plans with your specific questions
- Make a decision about your FEHB coverage
- Make a decision about FEDVIP
- If still employed, make a decision about an FSAFEDS account



Summary – Open Season Steps

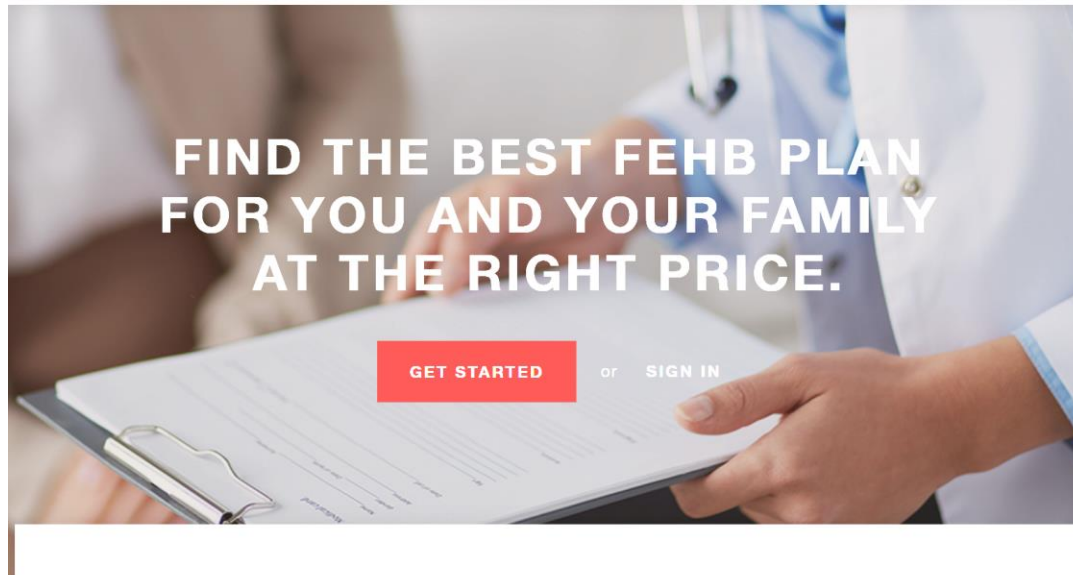


Consumers' Checkbook Guide to Health Plans for Federal Employees

CONSUMERS' CHECKBOOK

Guide to Health Plans
For Federal Employees

SUBSCRIBE



WHAT MAKES CHECKBOOK THE BEST FEHB PLAN COMPARISON TOOL?

www.checkbook.org/newhig2/hig.cfm



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Summary – Open Season Steps



Click [HERE](#) for NARFE 2020 Open Season Resources

JOIN NOW!

RENEW NOW!



NARFE 2020 Federal Benefits Open Season Portal

Welcome to NARFE's one-stop shop for all your federal health benefits Open Season needs. Here you will find the information and resources necessary to make informed decisions about your federal health, dental, vision and flexible spending account benefits during the 2020 Federal Benefits Open Season.

This year's Open Season runs from November 9 through December 14, 2020, and allows federal employees and retirees to enroll, change, suspend or cancel federal benefits coverages applicable to the 2021 plan year.

Charts: [2021 FEHB Fee-for-Service and Restricted Fee-for Service Premiums](#) | [2021 FEHB Largest HMO Premiums](#) | [2021 FEDVIP Dental and Vision Premiums](#)

[NARFE Magazine Open Season Report](#) – NARFE Magazine's resource for FEHB premiums and information.

RESEARCHING YOUR OPTIONS

A great place to start is by registering for one of NARFE's Open Season [webinars](#), exclusive to NARFE members. If you're not a member, never fear. Webinar registration includes one full year of NARFE membership – which gives you access to all NARFE webinars, *NARFE Magazine*, assistance from NARFE's federal benefit specialists and much, much more.



Summary – Open Season Steps



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Welcome to the NARFE Federal Benefits Institute:
your gateway to live and recorded learning events and valuable resources designed to help NARFE members take charge of your federal benefits and guarantee a secure future.

These resources are FREE to members

[To B or Not to B: Is Medicare Part B Right for You?](#) (Recorded and available online)

[So Many Choices: Which FEHB Plans Work Best with Medicare A and B?](#) November 19, 2020



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BE READY FOR RETIREMENT

GEHA is here to help you prepare for retirement. With **free e-books** *Countdown to Your Federal Retirement and Medicare + GEHA*, you won't be left guessing about timelines, FEHB and how your benefits work with Medicare.

Download now at
geha.com/narfe

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Thank You!

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