

Subject: All CPF E-mail - FEHB Open Season 10 Nov - 8 Dec 03

Sent: Thursday, 6 November 2003

This E-mail is to advise you that we are fast approaching Federal Employees Health Benefits (FEHB) Open Season, 10 Nov through 8 Dec 03. The purpose of the E-mail is to familiarize you with our FEHB Open Season processes and to let you know what action you can expect from BEST.

Each FEHB Open Season, OPM announces its "Significant Plan Changes." This year there are only 2,992 employees affected by plan changes, as opposed to over 6,300 last year. BEST will notify each affected employee by mailing them a personal letter to their home address (Attachments 1 thru 6). OPM released the list of significant changes on 4 Nov 03 and the letters went to the printer on 5 Nov 03. The letters to affected employees should be in the mail by 13 Nov 03. The letter(s) suggest employees obtain copies of the FEHB Guide and individual health plans from the OPM web site at www.opm.gov/insure/.

We have also included a copy of the FEHB Open Season public affairs article released to your local papers on 5 Nov 03 (Attachment 7).

For the convenience of employees, BEST developed instructions on "How to Access the Benefits and Entitlements Telephone Automated System" and "How to Access the Employee Benefits Information System (EBIS)". The instructions explain to employees in detail how to access the BEST automated phone and www systems. Two advantages for employees using the BEST automated web (EBIS) are: (1) they can print a copy of their Health Benefits Election Form (SF 2809) as soon as they complete their election and (2) most elections can be done without the assistance of a benefits counselor.

If you receive inquiries from employees regarding FEHB Open Season, please direct employees to our toll-free BEST phone number, 1-800-997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. If employees are located overseas, they'll first dial a toll-free AT&T direct access number, then 800-997-2378. AT&T direct access numbers are available on the web at http://www.att.com/international_business/dialing_guide/country-diallist.cgi. As a reminder, BEST does not accept any hard copy benefit election forms -- all elections must be made via the BEST automated web or phone system. Benefits counselors are available Monday through Friday, 7:00 am - 6:00 pm Central Standard Time.

We appreciate your continued support.

Chief, Special Operations Division
AFPC/DPCM

7 Attachments

1. - 6. Letters to Affected Employees
7. Publicity Release FEHB Open Season

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2003 Federal Employees Health Benefits (FEHB) Program Open Season
Plan Offering a High and Standard Option and Splitting Service Areas**

The 2003 Federal Employees Health Benefits (FEHB) Open Season runs from 10 November through 8 December 2003. Our records reflect you are currently enrolled in HealthAmerica. **HealthAmerica will be offering a Standard Option for the first time and splitting its service area into four separate enrollment codes in 2004. If you were enrolled in HealthAmerica during 2003, that option is now called the High Option coverage. Your correct enrollment code is based on the county where you live and whether you want the High Option or Standard Option coverage. We suggest you check the plan's brochure for benefit changes and to determine your new enrollment code. If you do not take any action during Open Season, you will be placed in the higher premium rate.** If you elect a new plan, you will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 11 January 2004.

You may obtain copies of the 2004 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance, the policy holder of the plan, and the policy number.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by web or telephone. You will access the BEST web automated system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Two advantages of using the web are you can print a copy of your health benefits election form (SF 2809) as soon as you complete your election, and most elections can be done without the assistance of a benefits counselor. If using the BEST automated telephone system, call our toll-free number at 1-800-997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. If you are located overseas, you'll first dial a toll-free AT&T direct access number, then 800-997-2378. AT&T direct access numbers are available on the web at http://www.att.com/international_business/dialing_guide/country-diallist.cgi.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

Attachment 1

4 Nov 03

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2004 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2003 Federal Employees Health Benefits (FEHB) Program Open Season
Plan Merger – Healthplan Southeast to Vista Healthplan**

The 2003 Federal Employees Health Benefits (FEHB) Open Season runs from 10 November through 8 December 2003. Our records reflect you are currently enrolled in Healthplan Southeast. **This plan will be merging with Vista Healthplan at the end of 2003. Only if you live in Gainesville or Tallahassee must you make a new enrollment change to the new code for their service area or elect another health plan during open season.** We suggest you check the plan's brochure for any benefit changes. If you elect a new plan, you will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 11 January 2004.

You may obtain copies of the 2004 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance, the policy holder of the plan, and the policy number.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by web or telephone. You will access the BEST web automated system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Two advantages of using the web are you can print a copy of your health benefits election form (SF 2809) as soon as you complete your election, and most elections can be done without the assistance of a benefits counselor. If using the BEST automated telephone system, call our toll-free number at 1-800-997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. If you are located overseas, you'll first dial a toll-free AT&T direct access number, then 800-997-2378. AT&T direct access numbers are available on the web at http://www.att.com/international_business/dialing_guide/country-diallist.cgi.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

4 Nov 03

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2004 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2003 Federal Employees Health Benefits (FEHB) Program Open Season
Plans Offering a High and Standard Option**

The 2003 Federal Employees Health Benefits (FEHB) Open Season runs from 10 November through 8 December 2003. Our records reflect you are currently enrolled in a plan that is adding a new Standard Option in 2004. **If you do not take any action during Open Season, you will be automatically placed in the High Option. Employees enrolled in code VT (KPS Health Plan of Washington) who wish to remain in the Standard Option MUST enroll in code L1.** We suggest you check the plan's brochure for benefit changes and to determine your new enrollment code. If you elect a new plan, you will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 11 January 2004.

You may obtain copies of the 2004 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance, the policy holder of the plan, and the policy number.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by web or telephone. You will access the BEST web automated system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Two advantages of using the web are you can print a copy of your health benefits election form (SF 2809) as soon as you complete your election, and most elections can be done without the assistance of a benefits counselor. If using the BEST automated telephone system, call our toll-free number at 1-800-997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. If you are located overseas, you'll first dial a toll-free AT&T direct access number, then 800-997-2378. AT&T direct access numbers are available on the web at http://www.att.com/international_business/dialing_guide/country-diallist.cgi.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

Attachment 3

4 Nov 03

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2004 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2003 Federal Employees Health Benefits (FEHB) Program Open Season
PacifiCare of Colorado - Dropping High Option**

The 2003 Federal Employees Health Benefits (FEHB) Open Season runs from 10 November through 8 December 2003. Our records reflect you are currently enrolled in PacifiCare, High Option. **PacifiCare of Colorado is dropping its High Option (Self-only or Self and Family) in 2004. You will automatically be transferred to the plan's Standard Option, unless you enroll in a different plan during open season.** We suggest you check your plan's brochure for benefit changes. If you elect a new plan, you will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 11 January 2004.

You may obtain copies of the 2004 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance, the policy holder of the plan, and the policy number.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by web or telephone. You will access the BEST web automated system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Two advantages of using the web are you can print a copy of your health benefits election form (SF 2809) as soon as you complete your election, and most elections can be done without the assistance of a benefits counselor. If using the BEST automated telephone system, call our toll-free number at 1-800-997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. If you are located overseas, you'll first dial a toll-free AT&T direct access number, then 800-997-2378. AT&T direct access numbers are available on the web at http://www.att.com/international_business/dialing_guide/country-diallist.cgi.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

4 Nov 03

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2004 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2003 Federal Employees Health Benefits (FEHB) Program Open Season
Plans and Enrollment Codes Dropping Out of FEHB in 2004**

The 2003 Federal Employees Health Benefits (FEHB) Open Season runs from 10 November through 8 December 2003. **Our records reflect you are currently enrolled in a health plan or code that is dropping out of the FEHB Program in 2004. To continue FEHB coverage in 2004, you MUST enroll in a different plan during open season.** If you do not select another plan, you are considered to have canceled your enrollment. You will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 11 January 2004. If you do not make a new election, your coverage will terminate 10 January 2004. This letter serves as a reminder, as your health carrier should have notified you of this change.

You may obtain copies of the 2004 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and address. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance, the policy holder of the plan, and the policy number.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by web or telephone. You will access the BEST web automated system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Two advantages of using the web are you can print a copy of your health benefits election form (SF 2809) as soon as you complete your election, and most elections can be done without the assistance of a benefits counselor. If using the BEST automated telephone system, call our toll-free number at 1-800-997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. If you are located overseas, you'll first dial a toll-free AT&T direct access number, then 800-997-2378. AT&T direct access numbers are available on the web at http://www.att.com/international_business/dialing_guide/country-diallist.cgi.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

4 Nov 03

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2004 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2003 Federal Employees Health Benefits (FEHB) Program Open Season
Plans Reducing Service Areas without Terminating an Enrollment Code**

The 2003 Federal Employees Health Benefits (FEHB) Open Season runs from 10 November through 8 December 2003. **Our records reflect you are currently enrolled in a health plan or code that is reducing its service areas by dropping partial or entire counties in 2004. We suggest you check your plan's brochure to find if your service area will be affected by the changes.** If you are affected, you may wish to consider choosing a new plan for 2004 during open season. If you elect a new plan, you will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 11 January 2004.

You may obtain copies of the 2004 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance, the policy holder of the plan, and the policy number.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by web or telephone. You will access the BEST web automated system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Two advantages of using the web are you can print a copy of your health benefits election form (SF 2809) as soon as you complete your election, and most elections can be done without the assistance of a benefits counselor. If using the BEST automated telephone system, call our toll-free number at 1-800-997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. If you are located overseas, you'll first dial a toll-free AT&T direct access number, then 800-997-2378. AT&T direct access numbers are available on the web at http://www.att.com/international_business/dialing_guide/country-diallist.cgi.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

Nov. 4, 2003
Release No. 085

Civilian health care premiums rising, "open season" begins Nov. 10

AIR FORCE PERSONNEL CENTER - Air Force Civilian Health care plan premiums are expected to increase an average of more than 10 percent in January - that means employees with 'self-only' coverage will pay about \$5 more per pay period and those with 'family coverage' will pay \$11.95 more.

Employees will have the opportunity to review and update plans during the program's open season, Nov. 10 - Dec. 8. The number of health plans carriers is also increasing by 17 for a total of 205 options available for employees to choose from in 2004, said Janet Thomas of the Benefits and Entitlements Service Team here.

Included in the increase of carriers are two new "consumer-driven" plans that allow employees to manage their own health care needs and health dollars. Nine health plan carriers are dropping out of the Federal Employee's Health Benefits program this year.

"Insurance carriers leaving the FEHB or making significant service changes are required to notify their customers, and we also send letters to those affected," said Ms. Thomas, "but it is still the employee's responsibility to ensure his or her plan is in order.

"Open season is the best time for people to review their health care coverage -- not only to make desired changes, but to ensure their plan hasn't been altered or discontinued," she said.

Office of Personnel Management officials released the FEHB guides comparing costs, benefits and quality indicators. Those guides are available online at <http://www.opm.gov/insure/health/index.asp>. Individual plan brochures will be available soon.

"There are several guides so employees need to make sure they have selected the correct one," said Ms. Thomas. Most full-time employees will review guide RI 70-1 and temporary employees will review RI-70-8.

More FEHB information is available on the OPM website at <http://www.opm.gov/insure> or the BEST homepage at <http://www.afpc.randolph.af.mil/dpc/best/menu.htm>.

All Air Force-serviced civilian employees must make their open season changes by one of two methods:

-- AFPC's Employee Benefits Information System web site at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Employees with self and family coverage or other insurance can use the BEST web automated system to make their elections and avoid having to transfer to a counselor to complete their transaction. Another advantage of making the election via the web is employees can print a copy of their health benefits election form (SF 2809) as soon as they complete their election.

-- The BEST automated phone system at (800) 997-2378 or commercial 527-2378 if calling within the San Antonio, Texas area. Hearing impaired employees may call the TDD line at (800) 382-0893, or commercial 565-2276 within San Antonio. Overseas employees may use the AT&T toll-free direct access number for the country that they are in. Direct access numbers can be found on the web at http://www.att.com/business_traveler/guides_and_access/dialing_instr.html#outside. Benefits counselors are available weekdays, 7 a.m. - 6 p.m. Central Time.

During this open season, eligible employees may also enroll in the Flexible Spending Account program for calendar year 2004. There are two types of FSA accounts: the Health Care Flexible Spending Account (HCFSA) and the Dependent Care Flexible Spending Account (DCFSA). FSA enrollment is conducted directly with SHPS Inc., the third party program administrator, at <https://www.fsafeds.com/fsafeds> or 1-877-372-3337, or TDD: 1-800-952-0450.

Employees eligible for FEHB, even if not currently enrolled, are eligible to elect a Health Care FSA. All employees with qualified dependents may enroll in the Dependent Care FSA except temporary employees with no fixed work schedule whose tour of duty is six months or less. Additional information regarding the FSA program is available on the BEST Homepage and the FSAFEDS Web site.

(AFPC is located at Randolph AFB, Texas)