# BEST BENEFITS BULLETIN

**Number 2003-5, 3 Dec 03**

Phones: 1-800-997-2378 or Commercial (210) 527-2378 / TDD 1-800-382-0893 or Commercial (210) 565-2276
BEST Homepage:  www.afpc.randolph.af.mil/dpc/best/menu.htm
EBIS:  www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm

## Federal Employees' Health Benefits (FEHB) Open Season Ends 8 Dec 03

Time is running short if you plan to enroll or make changes in your health insurance enrollment and haven't done so.  The Federal Employees Health Benefits Open Season ends on 8 Dec 03.  Further, Open Season is the only time employees who participate in premium conversion can make certain changes without having a qualifying life event.  Those changes include changing to self-only coverage, canceling your enrollment, or electing or waiving participation in premium conversion.

Open Season enrollments and changes, including changes in premium conversion participation, will be effective 11 Jan 04.  Health benefit enrollment changes must be submitted via the Employee Benefits Information System (EBIS) web application or the BEST phone system.  Instructions on accessing EBIS and the BEST phone system are located on the web (www.afpc.randolph.af.mil/dpc/best/automated.htm).

To elect or waive participation in premium conversion during the Open Season, complete the FEHB Premium Conversion Waiver/Election Form and fax it to arrive at BEST by 8 Dec 03.  The fax number is DSN 665-2936 or (210) 565-2936.  The waiver/election form is available on the BEST Web site at www.afpc.randolph.af.mil/dpc/best/fehb.htm or through the BEST phone system fax module (fax document 1005).

Additional information on the FEHB Open Season is available in the Oct 03 BEST Newsletter (www.afpc.randolph.af.mil/dpc/best/newsletters.htm or fax document 6017), the BEST Web site (www.afpc.randolph.af.mil/dpc/best/fehb.htm), and the Office of Personnel Management health insurance page (www.opm.gov/insure/health/index).  You may also speak with a BEST benefits counselor by calling the above number(s).

## Maximum Health Care Flexible Spending Account (FSA) Contribution Increases, FSA Open Season Extended

Good news!  The Office of Personnel Management (OPM) has announced changes to the FSA program that make it an even better benefit for Federal employees.  Read on for the details.

### *Maximum Contribution to Health Care FSA Account Increased to $4,000*

The maximum amount employees may contribute to a health care FSA has increased from $3,000 to $4,000.  The decision to raise the limit was prompted by a recent IRS announcement that over-the-counter medicines may be reimbursed under a health care FSA.

### *FSA Open Season Extended Until 15 Dec 03*

In order to allow employees more time to consider how much to elect, the FSA Open Season has been extended by one week.  **It now ends on 15 Dec 03**.  OPM recommends, however, that employees make their election(s) by 8 Dec 03 to ensure deductions begin with the first paycheck in Jan 04 -- which for most Air Force-serviced civilian employees is 2 Jan 04.  If you enroll after 8 Dec 03, you run a risk that payroll deduction may not occur or may be inaccurate until the second paycheck in Jan 04.

Enrollment in the FSA Program is not automatic.  To participate in this program, you must elect a health care and/or dependent care FSA account each year.  To enroll, eligible employees should visit the FSAFEDS Web site (www.fsafeds.com) or call 1-877-372-3337 (TTY 1-800-952-0450).

### *Over-the-Counter Medicines Reimbursable under Health Care FSA*

Frequently used over-the-counter medications, such as decongestants and antihistamines, are now reimbursable under a health care FSA.  Items that are "merely beneficial" to "general good health," such as dietary supplements and vitamins, are not reimbursable.

### *More Information*

General information on the FSA Program is available on the BEST homepage under "Flexible Spending Accounts."  For detailed, specific information, please visit the FSAFEDS Web site at www.fsafeds.com, or contact an FSFEDS customer service representative at 1-877-372-3337 (TTY 1-800-952-0450).