# Open Season Begins Monday, November 14!

## Federal Employees Benefits Open Season: November 14, 2022 – December 12, 2022

This is the time of year when employees can enroll in or change health benefits, supplemental dental and vision coverage, and elect a flexible spending account for the 2023 calendar year.

[FEHB](https://www.opm.gov/healthcare-insurance/healthcare/): Federal Employees Health Benefits

[FEDVIP](https://www.opm.gov/healthcare-insurance/dental-vision/): Federal Employees Dental and Vision Insurance

[FSAFEDS](https://www.opm.gov/healthcare-insurance/flexible-spending-accounts): Flexible Spending Accounts

## Virtual Benefits Fair

### Get Answers to Your Questions

At the 2022 Virtual Benefits Fair you may chat with carriers, review 2023 plan details, and get the information you need to help make the right decisions—in one convenient online location.

**Chat Days:** November 15 and 22 and December 1 and 8.

**Register at:** <https://www.benefeds.com/education-support/dental-vision-webinars>

The Virtual Benefits Fair covers all benefits programs. It is hosted by Long Term Care Partners, the administrator of the Federal Long Term Care Insurance Program (FLTCIP) and BENEFEDS, the secure online portal to enroll in FEDVIP.

## Onsite Benefits Fair in Denver

### Get Answers to Your Questions

The in-person Benefits Fair for Open Season is back! Please come and meet some of our health care providers to ask your questions in person.

Wednesday, November 30, 2022: IBC Lakewood Campus – Bldg. 7401 Durango/Telluride – 9:00 a.m. - 11:00 a.m.

# FEHB - Health Benefits

* Changes and new elections are effective on **January 1, 2023**. Open season changes must be made online through [Employee Express](https://www.employeeexpress.gov/).
* **Family Eligibility:** [Learn more](https://www.opm.gov/healthcare-insurance/healthcare/eligibility/#fam) about eligible family members.

### 2023 Premiums

* For the full set of 2023 rate charts, visit the [OPM website](https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums).
* Compare medical, dental and vision options with the [OPM Plan Comparison Tool](https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/) for FEHB.
* Make FEHB Open Season elections or changes on [Employee Express](https://www.employeeexpress.gov/).

### FEHB: Continuing the Going Green Initiative

* Paper copies of health plan brochures will not be mailed automatically to FEHB program members. Copies of all FEHB plan brochures are available on the [OPM plan information website](https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/).
* Your current health plan provider will mail you a notice about their Open Season package, highlighting updates to the plan and information about how to obtain the full plan brochure.

# FEDVIP - Supplemental Dental and Vision

* Changes and new elections are effective on **January 1, 2023**.
* Compare plans and make elections or changes on the [BENEFEDS site](https://www.benefeds.com/).
* Visit the [OPM Plan Comparison Tool for FEDVIP](https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/fedvip/).

# FSAFEDS - Flexible Spending Accounts

* Your FSA elections are effective on **January 1, 2023**.
* Enroll in the [Flexible Spending Accounts](https://www.fsafeds.com/).
* REMEMBER – Current participants must re-enroll.
* Healthcare Flexible Spending Account (HCFSA) and Limited Expense Healthcare Flexible Spending Account (LEX HCFSA) Carryover – Participants may carry over unused contributions from the 2022 plan year to the 2023 plan year (participants must re-enroll for the 2023 benefit period).
* 2023 plan year FSA accounts contribution limits:
  + The maximum annual election for HCFSAs and LEX HCFSAs is $3,050.
  + The minimum election for the flexible spending accounts is $100.
  + The maximum annual election for a Dependent Care Flexible Spending Account is $5,000. **There is no carryover for this account, but there is a grace period until March 15, 2023.**

## Find out more:

General Open Season Information from OPM at [www.opm.gov/healthcare-insurance/open-season/](http://www.opm.gov/healthcare-insurance/open-season/)

## Questions?

Please contact your [Servicing HR Benefits Team](https://ibc.doi.gov/HRD/hrod-org-chart-and-contacts).