



ARMY BENEFITS CENTER - CIVILIAN (ABC-C)

At Fort Riley, Kansas

ABC-C News

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FEDERAL BENEFITS OPEN SEASON STARTS MONDAY, NOVEMBER 12 and ENDS MONDAY, DECEMBER 10!!!

OPEN SEASON HAS STARTED

The 2012 Federal Benefits Open Season begins on Monday, November 12, 2012 and ends on Monday, December 10, 2012. During the Open Season, you may enroll, change your enrollment, or cancel your enrollment in the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP), and you can enroll in a Flexible Spending Account (FSA). Open Season is an excellent opportunity to review the information for your current benefits to see if there will be any changes for 2013, such as an increase in bi-weekly premiums or differences in coverage.

It is also a good idea to verify that your health care providers will continue to participate in your plan(s) for 2013. Information on FEHB, FEDVIP, and FSA is available at the Office of Personnel Management (OPM) website at <http://www.opm.gov/insure/openseason/index.asp>.

FEHB Changes and Enrollments

Even if you are not going to change your current enrollment during this Open Season, it is a good idea to check out the premiums for 2013 and also determine if there are going to be any changes in your benefits or coverage for next year. If your plan is leaving the FEHB Program, or reducing its service area and terminating enrollment codes, and you don't change health plans during Open Season, you will **NOT** have health benefits for 2013.

The 2013 premiums and benefits guides can be found at the Office of Personnel Management (OPM) website at <http://www.opm.gov/insure/>.

As long as your current FEHB plan is still a valid plan for your area next year, you do not need to make any changes. Your current coverage will automatically continue for 2013.

If you enroll in FEHB or change your enrollment during Open Season, your change will be effective January 13, 2013.

If you cancel your FEHB enrollment during Open Season, the cancellation will be effective at midnight on January 12, 2013. You are cautioned that if you are within 5 years of retirement, cancelling your FEHB may affect your eligibility to continue FEHB into retirement.

How Do I Make an FEHB Open Season Change?

There are two ways for you to make an FEHB Open Season change. The most popular way is by utilizing the Employee Benefits Information System (EBIS). Since accessing EBIS requires use of your Common Access Card (CAC), you must access EBIS from a government computer, or from your personal computer with a CAC reader and the associated software installed. Once you are in EBIS, you will click on the "Transactions" button to make your FEHB Open Season change.

You may also contact the ABC-C at 1-877-276-9287, and have a benefits counselor provide assistance in navigating EBIS. Counselors are available from 6:00 am to 6:00 pm Central Time. Overseas telephone numbers may be found on the ABC-C website. The instructions for the telephone system are available at the ABC-C website at <https://www.abc.army.mil>, on the right side, under "How Do I Access the ABC-C?"

The DFAS Corner

Federal civilian employees receiving paper checks from DFAS will soon be required to get their pay electronically to comply with new mandates.



The Treasury Department has set March 1, 2013 as the date all federal government payments should be delivered

by electronic funds transfer methods such as direct deposit. To set up direct deposit, if you have a myPay account, you can go to <https://mypay.dfas.mil/mypay.aspx> and enter your bank routing and account numbers. The direct deposit change should be reflected in your pay records in about a week. If you are not able to access myPay, contact your local civilian pay Customer Service Representative (CSR), or your Civilian Personnel Advisory Center (CPAC) or Human Resources Office (HRO).

Did You Know?

It is very important for new employees to take advantage of the opportunity to elect additional coverage in the Federal Employee's Group Life Insurance (FEGLI), because it has been more than 8 years since the last FEGLI Open Season event in September 2004. It is also important for current employees to make a FEGLI election within 60 days of a qualifying life event (QLE) such as marriage, divorce, adding a child, etc.



If it has been more than a year since you were hired or rehired, or since your last QLE, you can complete an SF 2822, Request for Life Insurance. If the request is approved by the Office of Federal Employee's Group Life Insurance (OFEGLI), you will be allowed 60 days to enroll in FEGLI, or to increase your FEGLI coverage (except for Option C Family Coverage).

Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you are currently enrolled in FEDVIP, your enrollment will automatically continue. Since your premiums *may* change, you should consider visiting the FEDVIP website at <https://www.BENEFEDS.com> to see the 2013 rates.

During Open Season, you can enroll, cancel or change your FEDVIP enrollment effective January 1, 2013, by logging into <https://www.BENEFEDS.com> using your BENEFEDS User ID and password. Once you have logged in, you can view your 2013 dental and/or vision enrollment details, cancel your coverage, change carriers, change enrollment types, and add or remove family members.

Other than extremely limited circumstances, the annual Open Season is your **ONLY** opportunity to cancel or change your FEDVIP enrollment. You cannot change or cancel your enrollment outside of Open Season just because you can no longer afford the premiums or because you change your mind, or if you have retired.

For questions regarding premiums or enrollment in FEDVIP, you may contact BENEFEDS at 1-877-888-3337 (TTY 1-877-889-5680), Monday through Friday from 8:00 am to 9:00 pm Eastern Time. If you have questions about the 2013 benefits, please contact your FEDVIP carrier directly.

To enroll in FEDVIP during Open Season, November 12 through December 10, 2012, visit the BENEFEDS website at <http://www.BENEFEDS.com>.

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) allows you to contribute money from your salary before it is taxed, incur eligible expenses, and be reimbursed. Enrollment in an FSA is not carried forward from year to year.

There is a major change in the Health Care FSA: for 2013, the maximum contribution has changed to \$2,500. The maximum contribution for a Dependent Care Flexible Spending Account (DCFSA) remains \$5,000 for 2013.

If you want to participate in FSA for 2013, you must enroll during this Open Season. You may enroll in an FSA online at <https://www.fsafeds.com> and click on "Enroll Now." You may also enroll over the phone by calling 1-877-372-3337 (TTY 1-800-952-0450). FSAFEDS Benefits Counselors are available 9:00 am to 9:00 pm Eastern Time, Monday through Friday.

TSP Contribution Limit Increases

The contribution limit for 2013 for the Thrift Savings Plan (TSP) is \$17,500. The Catch-Up contributions limit remains the same at \$5,500.

The pay period beginning November 18, 2012 is your **LAST** opportunity to change your TSP contributions for 2012. Changes made during this pay period will be effective December 2, 2012, and will appear on the last LES you receive for 2012 (December 27 for DA and Army National Guard; December 21 for DCMA and Air National Guard).

Changes to TSP contributions made during the pay period beginning December 2, 2012 will be effective on December 16, 2012, and will appear on your first LES in 2013 (January 10, 2013 for DA and Army National Guard; January 4, 2013 for DCMA and Air National Guard).

Send comments or suggestions to:

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