2015 Open Season Checklist for 2016 Plan Year			
	Federal Flexible Spending Account Program (FSAFEDS)	**Federal Employees Dental and Vision Insurance Program (FEDVIP)**	**Federal Employees Health Benefits Program (FEHB)**
Materials You May Need	✓ Access to www.FSAFEDS.com ✓ Access to www.opm.gov/insure ✓ Want to read more about this Program? Go to www.opm.gov/healthcare-insurance/fastfacts.	✓ Dental or vision plan brochure ✓ Access to www.opm.gov/insure ✓ Access to www.BENEFEDS.com and your password ✓ Want to read more about this Program? Go to www.opm.gov/healthcare-insurance/fastfacts.	✓ Health plan brochure ✓ Access to www.opm.gov/insure ✓ Your password for electronic enrollment systems (if required by your agency) ✓ Want to read more about this Program? Go to http://www.opm.gov/healthcare-insurance/fastfacts
Getting Started	✓ Estimate what your annual health/dependent care out-of-pocket expenses run each year.	✓ If you have predictable dental or vision expenses for you or your family, first see whether your health insurance plan covers them.	✓ Check to see if your current health plan is leaving the Program next year or if its service area is changing. ✓ Check premium you will pay next year for your current health plan.

Open Season runs from November 9 through December 14, 2015.
The 2016 premiums will be available at www.opm.gov/insure in early October.
The 2016 Plan Information section at www.opm.gov/insure will be available by the first week in November.

	FSAFEDS	FEDVIP	FEHB
Getting Started (Cont.)	✓ Check if your health, dental, or vision insurance coverage will be different next year. ✓ Review the FSAFEDS Eligible Expense Listing at http://dtg.adp.com/FSAFEDSExpenseViewer#/search for an extensive list of eligible expenses. ✓ Use the FSAFEDS calculator to help determine how much to set aside.	✓ Check the premium you will pay next year. ✓ Review your current plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing.	✓ Determine what enrollment type best meets your needs. Note the new Self Plus One enrollment type that will cover you and one eligible family member. ✓ Review your current health plan's 2016 brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing. ✓ Determine what is the best type of health plan for you – Fee-for-Service Plan, Health Maintenance Organization Plan, High Deductible Health Plan, or Consumer Driven Health Plan.
Reviewing Your Options	✓ An FSAFEDS account will reimburse eligible health care expenses for you, your spouse, and your eligible dependents that are not covered or reimbursed by FEHB, FEDVIP, or other insurance, including reimbursing FEHB and FEDVIP copayments and deductibles (but not premiums).	✓ You can quickly compare dental and vision plans by going to www.opm.gov/FEDVIPcompare and using our "Compare Plans" tool. ✓ You may also use a tool provided by Consumer's Checkbook. http://www.checkbook.org/newhig2/hig.cfm	✓ You can quickly compare health plans by going to www.opm.gov/fehbcompare and using our "Compare Health Plans" tool. ✓ You may also use a tool provided by Consumer's Checkbook. http://www.checkbook.org/newhig2/hig.cfm ✓

	FSAFEDS	FEDVIP	FEHB
Reviewing Your Options (Cont.)	✓ Dental and vision care are eligible expenses whether combined with FEDVIP coverage or not. ✓ The Dependent Care FSA reimburses eligible dependent care (non-medical) expenses, covering expenses such as child care, before and after school care, and adult daycare.	✓ Add up the premium and out-of-pocket costs for the plans that interest you. Determine whether this amount is more or less than what you expect to receive in benefits. Know the annual limits on what the plan will pay you. ✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket dental and vision costs.	✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket health costs.
If You Want to Make a Change	✓ You **must** re-enroll during Open Season – your FSA enrollment does not automatically renew from year to year. Re-enroll at www.FSAFEDS.com or call 1-877-372-3337.	✓ You may enroll or make changes to your enrollment online at www.BENEFEDS.com. You cannot do this through your agency's self-service system or with a registration form. You will need your user ID and password or create a new account. You may also call BENEFEDS at 1-877-888-3337.	✓ Most agencies offer two ways of making changes during Open Season: 1. Through the agency's online self-service system. **You will need your password to log in.** 2. By submitting a Health Benefits Election Form, SF 2809. Make sure you know where to turn in this form. Check with your agency to see what it requires.

	FSAFEDS	FEDVIP	FEHB
If You Do Not Want to Make a Change	✓ If you do not enroll, then you will not participate for the next plan year. ✓ You **must** re-enroll during the Open Season – your FSA enrollment does not automatically renew from year to year. Re-enroll at www.FSAFEDS.com or call 1-877-372-3337.	✓ If you are satisfied with your dental or vision insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue.	✓ If you are satisfied with your health insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue.