



CIVILIAN PERSONNEL BULLETIN

UNITED STATES MILITARY ACADEMY
WEST POINT, NEW YORK 10996

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Number 17-02

2017 Federal Benefits Open Season FEHB Program Significant Plan Changes: Increases in Bi-Weekly Rates

It is time again for Federal Employees to review their health, dental, and vision plan choices to make sure they have the coverage that best meets their needs. The 2017 Federal Benefits Open Season begins on 14 November 2016 and will run through 12 December 2016. During Open Season, Federal Employee Health Benefits (FEHB) participants can decide whether to keep their current health plans or change them; they can change their Federal Employees Dental and Vision Insurance Program (FEDVIP), and Flexible Spending Account (FSAFEDS) enrollments for the following year. Eligible employees who are not currently a part of FEHB can also enroll for the first time.

1. FEHB Program:

a. During open season, any eligible employee who is not currently registered may enroll; and any eligible enrollee may change from one plan or option to another, from self only to self and family or to self plus one, or make a combination of these changes. **No action is necessary for employees who do not want to make changes in their enrollment.**

b. All new enrollments or changes made during Open Season will be effective 8 January 2017. Enrollees who are making changes to their existing coverage will remain covered and will receive the 2016 benefits provided by the old plan until coverage under the new plan becomes effective.

There have been significant increases in plan costs for the 2017 benefit year.

Please pay special attention to the 2017 Bi-Weekly Rates sheets, attached.

*Some plans to pay extra attention to are:

GHI (Emblem Health), Standard Option, Self + One– from \$124.97 to \$274.30 Bi-Weekly;

GHI (Emblem Health), High Option, Self + One– from \$293.53 to \$598.27 Bi-Weekly;

HIP of Greater New York (Emblem Health), High Option, Self & Family- from \$380.78 to \$467.23 Bi-Weekly;

MVP Health Plan- Mid Hudson Division, High Option, Self & Family- from \$327.18 to \$429.51 Bi-Weekly;

MVP Health Plan- Mid Hudson Division, High Option, Self + one - from \$303.60 to \$401.70 Bi-Weekly;

MVP Health Plan- Mid Hudson Division, Standard Option, Self + Family - from \$286.64 to \$403.24 Bi-Weekly;

MVP Health Plan- Mid Hudson Division, Standard Option, Self + One - from \$269.30 to \$377.05 Bi-Weekly;

c. Health plan brochures can be obtained through the Office of Personnel Management's website at www.opm.gov/FEHBbrochures. These electronic brochures contain a brief summary of comprehensive, local and employee organization plans. The costs for these plans and available coverage costs should be used to compare benefits among the various health plans.

d. Employees desiring to enroll or change enrollment in FEHB can only do so by accessing the Army Benefits Center-Civilian (ABC-C) website, <https://www.abc.army.mil> with their Common Access Card (CAC). This change is mandated in order to comply with DOD and Army policy. Additionally, benefit transactions can still be made through the Interactive Voice Response System (IVRS) which is an automated self-service program you can access from a touch-tone telephone system. IVRS is available 24 hours a day. The toll-free number is 1-877-ARMYCTR (1-877-276-9287). The request for a change must be done before midnight on 12 December 2016 for the request to be valid.

e. Managers and supervisors are reminded that it is their responsibility to see that employees on extended leave (Continuation of Pay, Leave Without Pay, etc.) during the Open Season period are provided with the enclosed Plan Comparison Chart and also given the opportunity to enroll or change enrollment.

f. FEHB identification cards will be issued to the employees directly by the health insurance carriers after receiving notification of an election or change, normally 6-8 weeks after the effective date. Employees may contact ABC-C directly at 1-877-276-9287 if proof of enrollment in a health insurance plan is needed while awaiting their identification card.

2. Employees Dental and Vision Insurance Program (FEDVIP):

There are no significant changes effective for the 2017 plan year. During Open Season, employees will be able to elect supplemental dental and/or vision insurance benefits at total cost to the employee. To enroll, employees need to access the BENEFEDS website at <http://www.benefeds.com> and create a login and password. The effective date of coverage will be 8 January 2017. No action is necessary for employees who do not want to make changes in their current enrollment.

3. Flexible Spending Accounts:

For the 2017 benefit period, the maximum annual election for a health care flexible spending account and the limited expense health care flexible spending account is \$2,500, while the maximum annual election for a dependent care flexible spending account is \$5000. The minimum annual election for the flexible spending accounts is \$100. Employees who are already participating **must re-enroll** during this open season to continue in the program for 2017. To make an election or sign up for FSAFeds, employees may do so through their website <http://www.fsafeds.com> or by calling 1-877-FSAFEDS (372-3337).

4. Thrift Savings Plan (TSP)

a. There is no Open Season for the TSP. Elections to start, change, stop, or resume contributions can be done at any time. Once elections to contribute to TSP are submitted, contributions will continue automatically from year to year (unless there is an election done to stop them). Transactions are effective the first day of the pay period after the election is made.

b. If you have never contributed to TSP, the TSP will mail you a TSP account number, an initial Web password, and a PIN for use in accessing your TSP account and allocating your contributions to the different funds once TSP receive your initial contribution. Account information and fund allocations are available on the TSP website at www.tsp.gov. Information on the individual funds and their rates of return are also available on the TSP website.

c. If you need assistance calculating the amount of contribution to elect, an ABC-C counselor is available for assistance from 6 a.m. to 6 p.m. Central Time by calling 1-877-276-9287.

5. FEHB Open Season Benefits Fair:

West Point will host an Open Season Benefits Fair in the *Riverside Café (2nd FL) of Eisenhower Hall on Tuesday, 15 November 2016 from 0900 to 1500.* Representatives from the various health plans will be available to answer questions and provide literature. Assistance from CPAC personnel and access to ABC-C (via computer) will be available so that benefit changes can be made at the Benefits Fair. The AFGE will have a table to answer any questions. Flu shots may be offered depending on the available quantities of the vaccine.

Civilian Personnel Advisory Center will provide benefits enrollment assistance to employees on the following dates/times:

Education Center (next to Subway) Room 9
Tuesday, 22 November 2016
0900 to 1200hrs. AND 1300 to 1500 hrs.

- AND -

Civilian Personnel Advisory Center
Thursday, 1 December 2016
1630 to 2000hrs.

6. If you have any questions, please contact Hannah Decker at x0421, hannah.decker@usma.edu

- signed -
CAROL L. MCQUINN
Human Resources Officer

DISTRIBUTION:
1-ea supervisor
1-ea AF employee
5-CPAC

Listed below are significant changes to the Federal Employee Health Benefit program and rate changes for 2017 that affect “New York State”

2017 BI-WEEKLY RATES

NATIONWIDE FEE FOR SERVICE (Fee-For-Service)

AMERICAN POSTAL WORKERS UNION PLAN (APWU)

HIGH OPTION	Self Only	\$ 94.29	Option Code: 471
	Self & Family	\$ 253.10	Option Code: 472
	Self +One	\$ 187.73	Option Code: 473
CONSUMER DRIVEN	Self Only	\$ 61.81	Option Code: 474
CONSUMER DRIVEN	Self & Family	\$ 148.34	Option Code: 475
CONSUMER DRIVEN	Self +One	\$ 135.98	Option Code: 476

BLUE CROSS AND BLUE SHIELD

STANDARD OPTION	Self Only	\$ 105.99	Option Code: 104
	Self & Family	\$ 254.23	Option Code: 105
	Self +One	\$ 240.77	Option Code: 106
BASIC OPTION	Self Only	\$ 71.22	Option Code: 111
	Self & Family	\$ 173.59	Option Code: 112
	Self +One	\$ 164.64	Option Code: 113

GEHA

HIGH OPTION	Self Only	\$ 101.46	Option Code: 311
	Self & Family	\$ 262.57	Option Code: 312
	Self +One	\$ 235.09	Option Code: 313
STANDARD OPTION	Self Only	\$ 53.86	Option Code: 314
	Self & Family	\$ 127.38	Option Code: 315
	Self +One	\$ 115.80	Option Code: 316
High Deductible Health Plan	Self Only	\$ 56.70	Option Code: 341
	Self & Family	\$ 134.10	Option Code: 342
	Self +One	\$ 121.91	Option Code: 343

MAILHANDLERS BENEFIT PLAN

VALUE OPTION	Self Only	\$ 59.74	Option Code: 414
	Self & Family	\$ 144.38	Option Code: 415
	Self +One	\$ 141.55	Option Code: 416
STANDARD OPTION	Self Only	\$ 67.88	Option Code: 454
	Self & Family	\$ 157.76	Option Code: 455
	Self +One	\$ 156.26	Option Code: 456
Consumer Option	Self Only	\$ 66.16	Option Code: 481
	Self & Family	\$ 153.74	Option Code: 482
	Self +One	\$ 146.43	Option Code: 483

NALC HEALTH BENEFIT PLAN

HIGH OPTION	Self Only	\$ 77.40	Option Code: 321
	Self & Family	\$ 167.84	Option Code: 322
	Self +One	\$ 176.19	Option Code: 323

SAMBA

High Option	Self Only	\$ 172.01	Option Code: 441
	Self & Family	\$ 439.61	Option Code: 442
	Self +One	\$ 390.21	Option Code: 443

STANDARD OPTION	Self Only	\$ 72.95	Option Code: 444
	Self & Family	\$ 167.80	Option Code: 445
	Self +One	\$ 166.22	Option Code: 446

HEALTH MAINTENANCE ORGANIZATIONS (HMO) AND POINT OF SERVICE (POS) PLANS:

AETNA OPEN ACCESS

HIGH OPTION	Self Only	\$ 261.65	Option Code: JC1
	Self & Family	\$ 689.07	Option Code: JC2
	Self +One	\$ 706.68	Option Code: JC3
BASIC OPTION	Self Only	\$ 149.63	Option Code: JC4
	Self & Family	\$ 400.44	Option Code: JC5
	Self +One	\$ 420.92	Option Code: JC6

AETNA HEALTH FUND CDHP AND VALUE PLAN

CDHP SELF	\$ 152.74	Option Code: EP1
CDHP FAMILY	\$ 348.64	Option Code: EP2
CDHP SELF + ONE	\$ 369.62	Option Code: EP3

C.D.P.H.P

HIGH OPTION	Self Only	\$ 124.25	Option Code: SG1
	Self & Family	\$ 532.53	Option Code: SG2
	Self +One	\$ 216.06	Option Code: SG3
STANDARD OPTION	Self Only	\$ 61.13	Option Code: SG4
	Self & Family	\$ 228.35	Option Code: SG5
	Self +One	\$ 122.26	Option Code: SG6

GROUP HEALTH INCORPORATED HEALTH PLAN (GHI) – (EMBLEM HEALTH)

HIGH OPTION	Self Only	\$ 219.39	Option Code: 801
	Self & Family	\$ 691.30	Option Code: 802
	Self +One	\$ 598.27	Option Code: 803
STANDARD OPTION	Self Only	\$ 106.48	Option Code: 804
	Self & Family	\$ 277.48	Option Code: 805
	Self +One	\$ 274.97	Option Code: 806

HIP OF GREATER NEW YORK - (EMBLEM HEALTH)

HIGH OPTION	Self Only	\$ 111.47	Option Code: 511
	Self & Family	\$ 467.23	Option Code: 512
	Self +One	\$ 181.12	Option Code: 513

MVP HEALTH PLAN – MID HUDSON DIVISION

HIGH OPTION	Self	\$ 159.84	Option Code: MX1
	Self & Family	\$ 429.51	Option Code: MX2
	Self +One	\$ 401.70	Option Code: MX3
STANDARD OPTION	Self	\$ 149.13	Option Code: MX4
	Self & Family	\$ 403.24	Option Code: MX5
	Self +One	\$ 377.05	Option Code: MX6

Federal Employees Dental and Vision Insurance Program (FEDVIP):

DENTAL PLANS:
NATIONWIDE CARRIERS

AETNA (PPO)

www.aetnafeds.com

1-800-537-9384

HIGH OPTION	Self	\$ 17.00
	Self + One	\$ 34.00
	Self & Family	\$ 51.00

DELTA DENTAL (PPO)

www.deltadentalfeds.org

1-855-410-3255

STANDARD OPTION	Self	\$ 12.44
	Self + One	\$ 24.88
	Self + Family	\$ 37.32

HIGH OPTION	Self	\$ 24.95
	Self + One	\$ 49.91
	Self + Family	\$ 74.86

FEP BLUE (PPO)

www.fepblue.org

1-800-522-5566

STANDARD OPTION	Self	\$ 14.61
	Self + One	\$ 29.21
	Self + Family	\$ 43.82

HIGH OPTION	Self	\$ 26.88
	Self + One	\$ 53.75
	Self + Family	\$ 80.63

GEHA (PPO)

www.gehadental.com

1-877-434-2336

STANDARD OPTION	Self	\$ 13.83
	Self + One	\$ 27.66
	Self & Family	\$ 41.49

HIGH OPTION	Self	\$ 23.84
	Self + One	\$ 47.71
	Self & Family	\$ 71.61

METLIFE (PPO)

www.federaldental.metlife.com

1-888-865-6854

STANDARD OPTION	Self	\$ 13.73
	Self + One	\$ 27.47
	Self & Family	\$ 41.20

HIGH OPTION	Self	\$ 25.55
	Self + One	\$ 51.11
	Self & Family	\$ 76.66

UNITED CONCORDIA (PPO)

www.uccifedvip.com

1-877-394-8224

HIGH OPTION

Self	\$ 20.57
Self + One	\$ 41.13
Self & Family	\$ 61.68

**REGIONAL PLAN:
GHI/EMBLEM HEALTH**

www.emblemhealth.com

HIGH OPTION

Self \$	\$19.09
Self + One	\$ 38.17
Self & Family	\$ 57.26

VISION PLANS:

AETNA VISION

www.aetnafeds.com

1-877-459-6604

STANDARD OPTION	Self	\$ 3.35
	Self + One	\$ 6.69
	Self + Family	\$ 10.05
HIGH OPTION	Self	\$ 6.02
	Self + One	\$ 12.04
	Self + Family	\$ 18.06

BLUE CROSS BLUE SHIELD (BCBS)

www.fepblue.org

1-888-550-2583

STANDARD OPTION	Self	\$ 4.00
	Self + One	\$ 8.00
	Self & Family	\$ 12.00
HIGH OPTION	Self	\$ 5.67
	Self + One	\$ 11.33
	Self & Family	\$ 17.00

UNITED HEALTHCARE VISION

www.myuhcvision.com/fedvip

1-866-249-1999

STANDARD OPTION	Self	\$ 2.91
	Self + One	\$ 5.83
	Self & Family	\$ 8.68
HIGH OPTION	Self	\$ 4.33
	Self + One	\$ 8.44
	Self & Family	\$ 12.57

VISION SERVICE PLAN (VSP)

www.choosevsp.com

1-800-807-0764

STANDARD OPTION	Self	\$ 3.57
	Self + One	\$ 7.13
	Self & Family	\$ 10.71
HIGH OPTION	Self	\$ 6.71
	Self + One	\$ 13.44
	Self & Family	\$ 20.17