



# Federal Benefits Institute 2021 Colorado Federation Conference

**Presented by** Erin Carter  
Federal Benefits Institute Director

# Agenda



**Who We Are**

**What We Do**

**Institute Resources**

**Questions**

# Who We Are

# Who We Are



Erin Carter  
Director, Federal Benefits  
Institute



John Robert Ayers  
Policy & Programs Assistant



## Partnership with Retire Federal



The screenshot shows the Tammy Flanagan website. At the top left is the logo for TAMMY FLANAGAN, featuring a stylized blue and green arrow pointing up and right, with the text 'TAMMY FLANAGAN' and 'maximizing your federal retirement benefits' below it. To the right of the logo is a 'MENU' button with a hamburger icon. The main content area has a background image of stone steps. The text 'MAXIMIZE YOUR FEDERAL RETIREMENT BENEFITS' is centered in a serif font. Below this text is a yellow button with the text 'LEARN HOW'. Below the main content area, there are two columns. The left column has the text 'Personalized Federal Employee Retirement Training And Counseling' in a serif font. Below this text is a small paragraph of text. The right column has a video player with the title 'COVID-19 & YOUR RETIREMENT'. The video player shows two people, a man and a woman, in a video call. The man is on the left and the woman is on the right. The video player has a play button in the center and a progress bar at the bottom. The name 'Tammy Flanagan' is visible in the bottom right corner of the video player.

# What We Do

## The Institute can answer basic questions on topics such as

- CSRS and FERS Basic Benefits
- Federal Long-Term Care Insurance Program
- FEHB and Medicare
- OPM Communications and Programs
- Retirement Topics (Planning, Pre/Post Retirement)
- Survivor Benefits
- TSP



## The Institute cannot answer specific questions based on individual circumstances such as

- Retirement/Sick Leave Computations
- Health Plan Recommendations (with or without Medicare)
- Estate Planning
- Financial Planning
- Legal Issues





# Institute Resources

**NARFE**  
FEDERAL BENEFITS EXPERTS



## Be Prepared for Life's Events

### What Your Survivors Should Know

The purpose of this guide is to help you organize your personal and financial information in one location so your survivors will have the information they will need to handle your affairs upon your death.

While one's death is a difficult topic to discuss, reviewing this information with your family will help them to understand the steps they will need to take. Any questions that come up also can be addressed. You should ensure that your family members review this guide with you and know where it is located. You also should review this guide periodically to ensure that the information is up-to-date.

**NOTE:** This booklet contains your private and personally identifiable information. Please keep it in a secure location.

Date this document was prepared: \_\_\_\_\_

F-300 (09/15)



## Contains

- Family information
- Retirement assets
- Military service/Veteran's benefits
- Financial information
  - IRAs
  - Annuities
- Location of important documents
- Final wishes

## Previous webinar topics include

- CSRS and CSRS Offset
- Divorce
- Estate Planning
- Federal Long-Term Care Insurance Program
- FEHB
- FERS Basic Benefits
- GPO/WEP
- Medicare
- Retirement Topics (planning, pre/post retirement)
- TSP

*“I very much appreciate the webinars NARFE hosts and the work they continue to do in the area of federal benefits.”*

*“NARFE webinars are always informative and pertinent.”*

## Accessing the webinar archive on NARFE's new website

- Go to [www.narfe.org](http://www.narfe.org)
- From the home page, click on Federal Benefits Institute, then NARFE Webinars.



The screenshot shows the NARFE website homepage. The NARFE logo is in the top left. The navigation menu includes MEMBERSHIP, ADVOCACY, FEDERAL BENEFITS INSTITUTE, NEWS & EVENTS, ABOUT NARFE, and FOR MEMBERS. A dropdown menu is open under FEDERAL BENEFITS INSTITUTE, showing options: About the Federal Benefits Institute, NARFE Webinars, Resources and Information, and COLA Update. A white arrow points to the NARFE Webinars option. Below the navigation, a banner for an upcoming webinar is displayed with the title "CSRS Offset: The Best of Both Worlds or a Nightmare?" and a "FIND OUT MORE" button.

## Accessing the webinar archive on NARFE's new website

### NARFE Webinars

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NARFE provides expert guidance on federal benefits issues directly affecting current and former federal employees, as well as tips and tools to help ensure a safe and secure retirement for the federal community. Webinars are free to NARFE members; you must log in to get member pricing. If you need assistance logging in, please email [loginhelp@narfe.org](mailto:loginhelp@narfe.org) for help.

To view archived webinars, click [here](#).



#### OCTOBER 2021

#### Understanding Medicare Advantage Options

Thursday, October 14 | 2 p.m. ET

Most retirees enroll in Medicare Parts A and B and use an FEHB plan as secondary coverage, but some annuitants enroll in Medicare Advantage plans, which often advertise low premiums and enhanced benefits, and suspend their FEHB plans.



### NARFE Webinar Archive

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*Chat transcripts are available from 2019 onward. If you have questions after viewing a recorded webinar, please send them to NARFE's federal benefits experts at [fedbenefits@narfe.org](mailto:fedbenefits@narfe.org).*

**Understanding TSP Funds and How To Diversify For Your Life Stage** (September 30, 2021)

60-Minute Webinar, Q&A Transcript and Slides

**To B or Not to B: Is Medicare Part B Right for You?** (September 15, 2021)

60-Minute Webinar, Q&A Transcript and Slides

**Smart Tax Moves for Federal Employees** (August 26, 2021)

60-Minute Webinar, Q&A Transcript and Slides

**Protecting Your Federal Benefits in Divorce** (August 12, 2021)

60-Minute Webinar, Q&A Transcript and Slides

**Discover the True Cost and Value of CSRS/FERS Survivor Benefits** (July 20, 2021)

60-Minute Webinar, Q&A Transcript and Slides

**Financial Strategies for Mid-Career Federal Employees** (June 8, 2021)

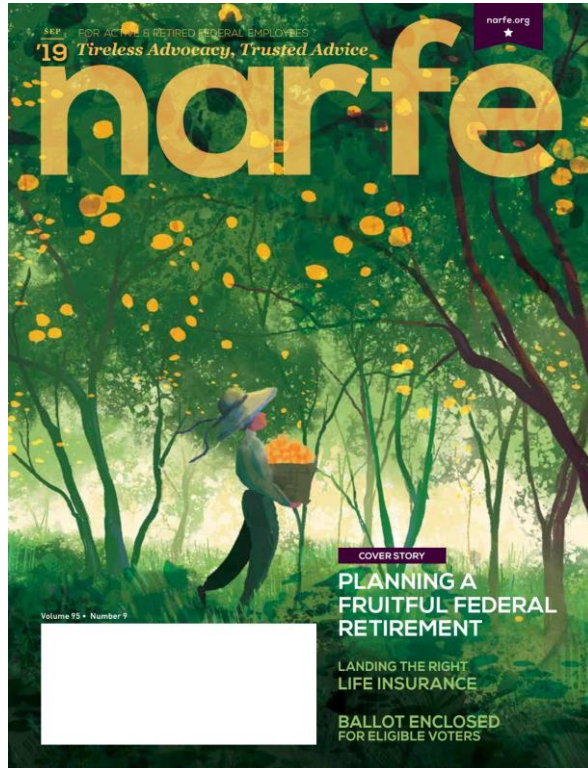
60-Minute Webinar, Q&A Transcript and Slides

## Remaining 2021 webinar schedule

| <b>Date</b>              | <b>Topic</b>   |
|--------------------------|--|
| <b>October 14, 2021</b>  | <b>Understanding Medicare Advantage Plans - What Does it all Mean?</b>     |
| <b>October 28, 2021</b>  | <b>FEDVIP (tentative)</b>  |
| <b>November 4, 2021</b>  | <b>Which FEHB Plan is Right for You?</b>                                   |
| <b>November 18, 2021</b> | <b>So Many Choices: Which FEHB Plans Work Best with Medicare A &amp; B</b> |
| <b>December 16, 2021</b> | <b>Estate Planning: Strategies for Feds</b>                                |



# Institute Resources – NARFE Magazine



*“This is a great organization and I have belonged since I retired as an 1811 series law enforcement employee in 2003. Great, great, great info in your monthly magazines.”*

## In every issue

- For the Record
- From the President
- Managing Money
- Member Perks
- NARFE News
- Questions & Answers
- The Way We Worked
- Washington Watch

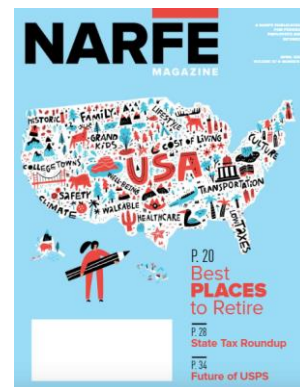
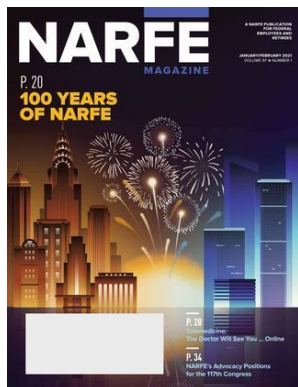
## Cover Story





## Special issues

- NARFE's Advocacy Positions (January/February issue – odd years)
- NARFE-PAC Month (March issue)
- State Tax Roundup (April issue)
- Grassroots Advocacy Month (August issue)
- Open Season Report (October, November, December issues)





# Institute Resources – 2021 Open Season



## Remember the 2020 Open Season portal?



JOIN NOW!

RENEW NOW!



### NARFE 2020 Federal Benefits Open Season Portal

Welcome to NARFE's one-stop shop for all your federal health benefits Open Season needs. Here you will find the information and resources necessary to make informed decisions about your federal health, dental, vision and flexible spending account benefits during the 2020 Federal Benefits Open Season.

This year's Open Season runs from November 9 through December 14, 2020, and allows federal employees and retirees to enroll, change, suspend or cancel federal benefits coverages applicable to the 2021 plan year.

Charts: [2021 FEHB Fee-for-Service and Restricted Fee-for Service Premiums](#) | [2021 FEHB Largest HMO Premiums](#) | [2021 FEDVIP Dental and Vision Premiums](#)

[NARFE Magazine Open Season Report](#) – NARFE Magazine's resource for FEHB premiums and information.

#### CHOOSING AN FEHB PLAN

[NARFE Magazine Open Season Report](#) – NARFE Magazine's resource for FEHB premiums and information.

[OPM's Plan Comparison Tool](#) – Use OPM's free tool to compare competing FEHB plans.

[Consumers' Checkbook Guide to Health Plans for Federal Employees](#) – This subscription-based resource provides comprehensive comparisons of FEHB plans. Some agencies have purchased access for their employees, so check with your agency benefits office. If you are retired or do not work for an agency that provides such access, you can use the discount code "20NARFE" to receive 20 percent off the regular cost of using the FEHB checkbook.

[FEHB Plan Quality Measures](#) – Look up the healthcare quality and customer experience scores for plans in your area.

Charts: [2021 FEHB Fee-for-Service and Restricted Fee-for Service Premiums](#) | [2021 FEHB Largest HMO Premiums](#)

#### Open Season Portal Sponsors



FEDERAL BENEFITS EXPERT!

### FSAFEDS FLEXIBLE SPENDING ACCOUNTS

A flexible spending account is a pretax benefit account that's used to pay for eligible medical, dental and vision care expenses that are not covered by your health care plan or elsewhere.

[FSAFEDS](#) – Visit the FSAFEDS website for more information on flexible spending accounts for federal employees.

[Enrollment](#) – Use this link to go directly to the FSAFEDS Open Season page, which provides instructions on how to enroll.

[Eligible FSA Expenses](#) – Find out what products and services are eligible for reimbursement under your FSA.

[FSA Savings Calculators](#) – Use these convenient tools to find out how much you can save each year.

### HOW TO ENROLL IN, CHANGE, CANCEL OR SUSPEND FEHB COVERAGE

[OPM Enrollment Instructions](#) – Follow this link for instructions on how to enroll in, change, cancel or suspend your FEHB coverage.

*Enrollment Changes for Annuitants:*

[FEHB Open Season Online](#)

Phone – call Open Season Express at 1-800-332-9798

Mail to: Office of Personnel Management, P.O. Box 5000, Lawrence, KS 66046-0500

If using mail, clearly state your Open Season request. If you are making an enrollment change, tell OPM the plan you want, the type of coverage and the enrollment code. Remember to include your annuity claim number and Social Security Number on your request. If you are choosing Self Plus One or Self and Family coverage, OPM will also need your eligible family member's information and other insurance information as specified in the instructions mailed to you at the beginning of Open Season. Mail must be postmarked no later than December 9, 2019.

*Suspend, Unsuspend or Cancel FEHB coverage (for annuitants only)*

[Health Benefits Election Form \(OPM Form 2809\)](#)

[Health Benefits Cancellation/Suspension Confirmation \(Form RI 79-9\)](#)



# Institute Resources – 2021 Open Season



## What a difference a year can make!

A screenshot of the NARFE website. The browser address bar shows 'new.narfe.org'. The NARFE logo is in the top left. A navigation menu is visible with 'MEMBERSHIP', 'ADVOCACY', 'FEDERAL BENEFITS INSTITUTE', and 'NEWS &amp; EVENTS'. The 'FEDERAL BENEFITS INSTITUTE' menu is open, showing options: 'About the Federal Benefits Institute', 'Open Season', 'NARFE Webinars', 'Resources and Information', and 'COLA Update'. The main content area features a banner for an 'UPCOMING WEBINAR' titled 'Understanding Medicare Advantage Options' with a 'LEARN MORE' button. The background of the banner shows a notebook with 'Medicare Advantage' written in cursive and a magnifying glass over a document.

A diagram illustrating a simplified navigation menu. It consists of a red header bar with 'FEDERAL BENEFITS INSTITUTE' and 'NEWS'. Below it is a blue vertical menu with the following items: 'About the Federal Benefits Institute', 'Open Season', 'NARFE Webinars', 'Resources and Information', and 'COLA Update'. The text 'er' is partially visible on the left side of the menu.

Simplified navigation

## Sleek look with content descriptions

### Federal Benefits Open Season Resources

Welcome to NARFE's one-stop shop for all your federal health benefits Open Season needs. Here you will find the information and resources necessary to make informed decisions about your federal health, dental, vision and flexible spending account benefits during the 2021 Federal Benefits Open Season.



### Research Your Options With NARFE

Get help navigating your choices with exclusive resources for NARFE members. If you're not a member, never fear: When you join NARFE, you get access to Open Season and other webinars, NARFE Magazine, assistance from NARFE's federal benefit specialists and much, much more.

[FIND OUT MORE](#)

# Institute Resources – 2021 Open Season



## Convenient links to OPM



### FEHB Plans for 2022

Explore OPM's Open Season resources to help you determine the right coverage for your situation.

[FIND OUT MORE](#)

### Choosing an FEHB Plan

#### FEHB Plan Information

View 2022 premiums for FEHB Fee for Service and FEHB Restricted Fee for Service Plans.

[LEARN MORE](#)


#### Enrollment instructions

Follow this link to enroll in, change, cancel or suspend your FEHB coverage.

[LEARN MORE](#)

## Convenient links to plan brochures

Blue Cross® and Blue Shield® Service Benefit Plan  
[www.fepblue.org](http://www.fepblue.org)



**2022**

**A Fee-For-Service Plan (FEP Blue Standard and FEP Blue Basic Options) with a Preferred Provider Organization**

This Plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 9 for details. This Plan is accredited. See page 13.

**Sponsored and administered by:** The Blue Cross and Blue Shield Association and participating Blue Cross and Blue Shield Plans

**Who may enroll in this Plan:** All Federal employees, Tribal employees, and annuitants who are eligible to enroll in the Federal Employees Health Benefits Program

**Enrollment codes for this Plan:**  
104 Standard Option - Self Only  
106 Standard Option - Self Plus One  
105 Standard Option - Self and Family  
111 Basic Option - Self Only  
113 Basic Option - Self Plus One  
112 Basic Option - Self and Family

**IMPORTANT**

- Rates: Back Cover
- Changes for 2022: Page 15
- Summary of Benefits: Page 162



RI 71-005

## FEHB Plan Information for 2022

### What's New for 2022

OPM provides a roundup of all significant changes to FEHB plans, [found here](#).

### Premiums for 2022

[FEHB Fee for Service and Restricted Service Plan Premiums](#)

[FEHB Largest HMO Premiums](#)

### FEHB Fee for Service Plan Brochures

Links to individual plan brochures will be added when available.

#### BlueCross BlueShield

- [Standard and Basic](#)
- [FEP Blue Focus](#)

#### APWU Health Plan

- High and CDHP

#### GEHA Benefit

- [High and Standard](#)
- [HDHP](#)



# Institute Resources – 2021 Open Season



All Open Season webinars and magazine resources are in one place.

## Federal Benefits Institute Webinars and Other Resources



**Understanding Medicare Advantage Options**

Thursday, October 14 | 2 p.m. ET

[LEARN MORE](#)



**Federal Dental and Vision Insurance: FEDVIP Explained**

Thursday, October 28 | 2 p.m. ET

[LEARN MORE](#)



**Which FEHB Health Plan is Right for You?**

Thursday, November 4 | 2 p.m. ET

[LEARN MORE](#)



**So Many Choices: Which FEHB Plans Work Best with Medicare A & B?**

Thursday, November 18 | 2 p.m. ET

[LEARN MORE](#)



**To B or Not to B: Is Medicare Part B Right for You?**

Available on demand.  
(Broadcast September 15, 2021)

[LEARN MORE](#)



**NARFE Webinar Archive**

Watch additional Federal Benefits Institute webinars on demand.

[LEARN MORE](#)



**Statement on 2022 FEHB Rates**

NARFE National President Ken Thomas commended the modest increase to premiums.

[LEARN MORE](#)



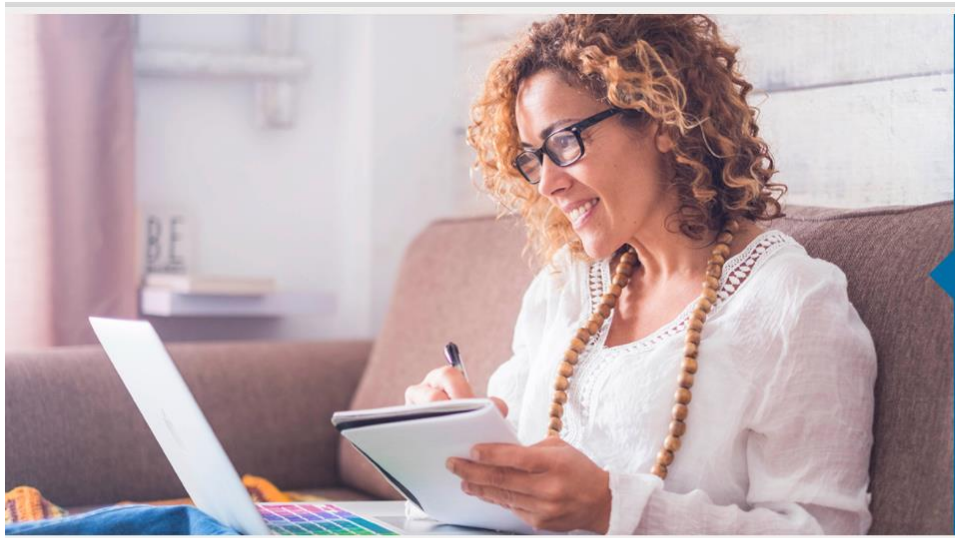
**"Open Season: Worth a Closer Look"**

This NARFE Magazine feature helps you assess your coverage each year.

[LEARN MORE](#)



## A section devoted to FEHB & Medicare and Medicare resources



### FEHB & Medicare

Visit [OPM.gov](https://OPM.gov) to learn about how the Federal Employees Benefits program and Medicare work together to provide benefits coverage to active or retired Federal employees by both programs.

[COMPARE YOUR OPTIONS](#)

### FEHB & Medicare Part B

#### 2022 Medicare Part B Premiums

Find out how much you'll pay for Medicare Part B based on your tax filing status and modified adjusted gross income.

[LEARN MORE](#)

#### Medicare Resources

These publications provide information on enrolling as well as determining who pays first for care.

[LEARN MORE](#)

### Medicare & You 2022 Handbook



### Enrolling in Medicare Part A & Part B



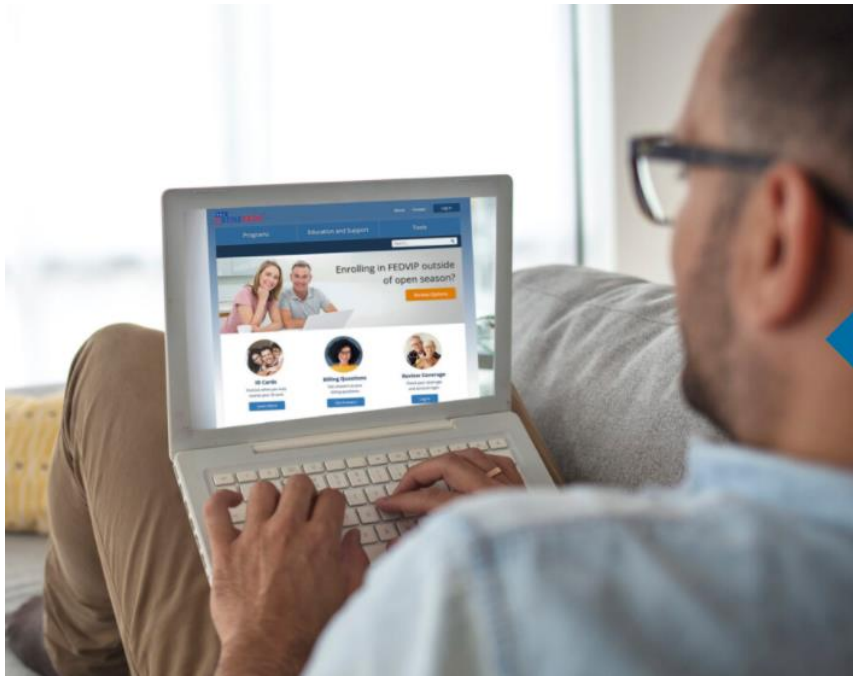
### Your Guide to Who Pays First



# Institute Resources – 2021 Open Season



## All the FEDVIP information you need



### FEDVIP Dental and Vision Coverage

With the Federal Employees Dental and Vision Insurance Program, you have a choice of 12 dental and 5 vision carriers, so you can find the best coverage for your situation.

[COMPARE YOUR OPTIONS](#)

### FEDVIP Plans and Premiums

#### FEDVIP Enrollment

Find out how to enroll in federal dental and vision benefits.

[LEARN MORE](#)

#### 2022 FEDVIP Dental Plans and Premiums

See the 2022 premiums and regions for nationwide and regional dental plans.

[LEARN MORE](#)

#### 2022 FEDVIP Vision Plans and Premiums


See the 2022 premiums and options for nationwide vision plans.

[LEARN MORE](#)

# Institute Resources – 2021 Open Season



## We even have a section for FSAFEDS!



### Flexible Spending Accounts

A flexible spending account is a pretax benefit account that's used to pay for eligible medical, dental and vision care expenses that are not covered by your health care plan or elsewhere. Visit the FSAFEDS website for more information on flexible spending accounts for federal employees.

[FIND OUT MORE](#)

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### Flexible Spending Accounts

|   |   |   |   |
|---|---|---|---|
| <b>Health Care FSAs</b><br>Learn about enrollment, eligible expenses and how to determine what you'll save with tax-free contributions.<br><a href="#">LEARN MORE</a> | <b>Health Care FSA FAQs</b><br>Answers to your questions about health care spending accounts.<br><a href="#">LEARN MORE</a> | <b>Dependent Care FSAs</b><br>Explore how you can save money with this pretax benefit account to pay for care of your loved ones.<br><a href="#">LEARN MORE</a> | <b>Dependent Care FSA FAQs</b><br>Answers to your questions about dependent care spending accounts.<br><a href="#">LEARN MORE</a> |
|---|---|---|---|

# Questions?

# Thank You!

*Presented by Erin Carter*  
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