



DIRECTOR – CIVILIAN BENEFITS CENTER

Date: 10 October 2017

To: All Civilian Employees

Subj: Health, Dental, and Vision Insurance Premiums for 2018

1. This is the second message published to prepare you for the upcoming Federal Benefits Open Season. The first message entitled “Get Ready for Federal Open Season and Making your 2018 TSP Contributions” is available on the Office of Civilian Human Resources (OCHR) portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits-Officer-Messages.aspx>. The 2018 Open Season will be held 13 November – 11 December 2017. Employees are able to make changes to their Federal Employees Health Benefits (FEHB) and Federal Employees Dental and Vision Insurance Programs (FEDVIP) enrollments and elect to participate in the Federal Flexible Spending Account Program (FSAFEDS).
2. The 2018 FEHB and FEDVIP premiums are available on the Office of Personnel Management (OPM) web site. Plan booklets will be available in early November.
 - a. FEHB. The average 2018 premium increase for FEHB is 4 percent. The share of FEHB premiums paid by the government and enrollees is determined based on a government contribution formula set forth in the law. As a result of this formula, the average enrollee share increase will be 6.1 percent and the average increase in the government share will be 3.2 percent. A full list of premiums is available at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>.
 - b. FEDVIP. The enrollee pays the total cost of the FEDVIP premiums; there is no government contribution. The average vision plan premiums will decrease by 0.48 percent and average dental plan premiums will increase by 1.26 percent for 2018. A full list of premiums is available at <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/Premiums>.
3. The Office of Civilian Human Resources (OCHR) portal at https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx is the central source for current information about the Open Season. You must use a government computer; have a “.mil, .edu or .gov” email address and a Department of Defense (DoD) Common Access Card (CAC). When prompted, select your email certificate. If this is your first time accessing the web site, you will be required to complete a simple registration.
4. For questions, contact:
 - a. FEHB
 - Telephone: Benefits Line at 888-320-2917
 - TTY: 866-359-5277
 - Email: navybenefits@navy.mil
 - b. FEDVIP
 - Telephone: BENEFEDS at 877-888-3337
 - TTY: 877-889-5680
 - Email: service@benefeds.com

Thank you,
Mary E. Foley