



DIRECTOR – CIVILIAN BENEFITS CENTER

Date: 22 October 2020

To: All Civilian Employees

Subj: Health, Dental, and Vision Insurance Premiums for 2021

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 Benefits Open Season” 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 2021 Open Season will be held 9 November – 14 December 2020. 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 2021 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 2021 health insurance premium increase is 3.6 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. The Government contribution will increase by 3 percent. The overall average increase of 3.6 percent is lower than premium increases projected for or reported by other large private and public sector employees, which range from 4-10 percent. A full list of premiums is available at <https://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. For 2021, there are 23 dental plan options available across the program with at least 14 dental plan options available for each potential enrollee. There are 10 vision plans options available to all potential enrollees. A full list of premiums is available at: <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/Premiums>
3. The central source for current information regarding the open season can be found at https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx. You must use a government computer; have a “.mil, .edu, or .gov” email address and a Department of Defense Common Access Card (CAC). 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