



FEDERAL BENEFITS EXPERTS

## SERVICE OFFICER CONNECTION

### November - So Soon!?!?

Right now I'm feeling like the year is flying by. We have so much to look forward to this month. We're heading into the holiday season. November brings us American Indian Heritage Month, Election Day, Daylight Savings Time, Veterans Day, OPM Open Season, Thanksgiving and Hanukah, just to list a few. And, I'm sure that you can also add your own events to the list.

A special thanks to each of you who attended my online Service Officer Training. Technology can always be a little challenging but the feedback has been positive. We have also decided to have another session in 2022. I'll keep you informed.

I am always asking for subjects that you would like to get more information on. I've been asked if there is a way to cover the F-100. I think that is an excellent idea and have already started thinking about having an online working session for our members. I'll get back to you on that.

Please contact me if you need my assistance. The best way to contact me is by email. My phone number is 757-567-1790 and my email address is: [arlenebw@gmail.com](mailto:arlenebw@gmail.com).

Stay healthy. Arlene

### BENEFEDS

BENEFEDS is a government authorized and OPM sponsored enrollment portal that is used to enroll in, get information about and make changes in the Federal Employees Dental and Vision Insurance Plan (FEDVIP), Long Term Care (FLTCIP) and Flexible Spending Accounts (FSAFEDS).

Go online to [benefeds.com](https://benefeds.com) for more information and enrollment help.

### CSA, CSF - What Does it Mean?

If you have had any dealings with OPM, a CSA or CSF was one of the first pieces of information that you were required to provide. Just like your Social Security number is your personal U. S. national identification number, your CSA or CSF number is your Office of Personnel Management personal identification number. It is a unique assigned number that is used to identify the retirement (annuity) account and accrued benefits. The "CS" stands for Civil Service. It is a seven digit number that is included on all correspondence from OPM. When you retire OPM will send you a Welcome Letter with a retirement card that contains your CSA number.

If you are an annuitant you will be issued a **CSA** number. If you are a survivor, OPM will issue you a **CSF** number after the notification of death is processed.

When logging onto your *Services OnLine* account you will need your OPM provided password. The CS will be pre-filled. If you are signing on as a retiree, the first letter that you will type will be "A", followed by your 7 digit claim number, followed by "0". If you are a survivor the first letter that you type will be "F", followed by your 7 digit claim number, followed by "W".

## **OPM OPEN SEASON**

Open Season runs from **November 8 - December 13**. The annual Open Season gives federal employees, annuitants and other eligible individuals the opportunity to review their FEHB and FEDVIP plans, make changes and enroll for the upcoming benefits year that begins January 1, 2022.

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### **OPM Announce 2022 Health, Dental, and Vision Program Premiums**

The U.S. Office of Personnel Management (OPM) announced the 2022 plans and premiums for the [Federal Employees Health Benefits](#) (FEHB) Program and the [Federal Employees Dental and Vision Insurance Program](#) (FEDVIP). In the midst of fighting the COVID-19 pandemic, OPM and the federal benefits carriers have worked closely to negotiate benefits and rates for the 2022 plan year. OPM continues to focus on offering quality health, dental, and vision benefits that are affordable to the entire federal family.

The average total premiums for current non-Postal employees and annuitants enrolled in plans under the FEHB Program will increase 2.4 percent for plan year 2022, the second lowest premium increase in the last 24 years. Under FEDVIP, the overall average premium for dental plans will increase by 0.81 percent, and the overall average premium for vision plans will increase by 0.95 percent.

The FEHB Program features 275 health plan choices for 2022. OPM asked FEHB carriers to focus on COVID-19, mental health, and substance use disorder service in response to the opioid epidemic.

## **HELPFUL ONLINE ACCOUNTS**

**services online -**  
**[servicesonline.opm.gov](https://servicesonline.opm.gov)**

**BENEFEDS -**  
**[benefed.com](https://benefed.com)**

**my Social Security -**  
**[ssa.gov](https://ssa.gov)**

**mymedicare -**  
**[medicare.gov](https://medicare.gov)**

Each of these accounts are secure and will require user to establish an account.



In September I visited Chapter 685 Williamsburg. Couldn't leave without taking a picture with that chapter's delightful Service Officer - Frances Mcelroy. Thanks to everyone there for your hospitality.

## Upcoming Events

### NARFE Webinars

**11/4**      **Which FEHB Health Plan  
is Right for You?**  
**Presenter: Tammy Flanagan**

**11/18**     **So Many Choices: Which  
FEHB Plans Work Best  
with Medicare A & B**  
**Presenter: Tammy Flanagan**

Webinars start at 2 p.m. and are free to NARFE members but preregistration is required. Register online at [new.narfe.org](http://new.narfe.org).

### Virginia Federation of NARFE

No training is scheduled by our Electronic Communications Committee at this time. Check our website's calendar periodically at [www.vanarfe.org](http://www.vanarfe.org) for scheduled events.

#### DON'T LEAVE MONEY ON THE TABLE

As the year comes to an end don't forget to check your accounts that require you to file for reimbursements or incentives before the end of the year. You might find enough for a special gift for someone special (including yourself).



**Saluting all of  
NARFE's Veterans who  
have worn many hats in  
support of this country.**

**For your bravery, hard work,  
and dedication to our country,  
we thank you!**

## Happy Veterans Day

Let us remember that, as much has been given us, much will be expected from us, and that true homage comes from the heart as well as from the lips, and shows itself in deeds. Theodore Roosevelt



**Wishing you and your  
families a joyous  
Thanksgiving**