

OMB Supporting Statement

Federal Employees Dental and Vision Insurance Program Enrollment System (BENEFEDS)

OMB Control Number: 3206-0272

A. Justification

1. OPM uses the Federal Employees Dental and Vision Insurance Program (FEDVIP) enrollment system, known as BENEFEDS, to carry out OPM's responsibility to administer the FEDVIP in accordance with 5 U.S.C. chapters 89A and 89B and implementing regulations (5 CFR Part 894). The law and regulations specify who is eligible to enroll and when an individual may enroll or change enrollment. Eligible individuals use the system to enroll and change enrollment, during the annual Federal Benefits Open Season or when experiencing a qualifying life event. BENEFEDS is the secure enrollment website sponsored by OPM that allows eligible individuals to enroll or change enrollment in a FEDVIP plan.
2. BENEFEDS is used by Federal Civilian and U.S. Postal Service (USPS) employees, retirees (annuitants), survivor annuitants, compensationers, and their eligible family members to enroll and be enrolled in FEDVIP. In addition, BENEFEDS will be used by most uniformed services retirees and their families who will be eligible to enroll in dental and vision insurance and most uniformed services active duty family members who will be eligible to enroll in vision insurance under FEDVIP beginning during the 2018 Federal Benefits Open Season for coverage effective January 1, 2019. BENEFEDS is also used for the collection of FEDVIP premiums from the enrolled populations.

BENEFEDS is OPM's approved online portal for enrolling in FEDVIP dental and vision plans. It provides tools for enrollees to confirm eligibility; compare insurance plans; and enroll online. It can be accessed by computer or smartphone. Once an individual has completed the registration and enrollment, a confirmation page will display with the plan and premium amount, coverage effective date, premium effective date, and covered family members, if applicable. BENEFEDS provides the insurance carrier with information necessary to enable the carrier to pay and process claims for the individual and any covered family members, which the carrier would otherwise have to obtain from the enrollee by other means. The consequences of not collecting the information on enrollment in BENEFEDS would be that some other method of obtaining the same information would have to be developed, tested and implemented.

3. BENEFEDS uses information technology to collect the information from FEDVIP eligible enrollees because it is an online enrollment system. Completion of the FEDVIP dental and or vision registration and enrollment forms online represents a voluntary election by the respondent, and the information collected can only be obtained from the respondent. The enrollment forms are available online at BENEFEDS.com and meets the Paperwork Reduction Act of 1995 (Public Law 104-13, 44 U.S.C. chapter 35).
4. Every effort is made to identify and avoid duplication. The number of times respondents are required to complete the FEDVIP dental and vision form(s) is kept to a minimum. After initial registration and enrollment, completion of a new form is required only when the individual desires to make a change in his or her vision or dental insurance enrollment status or to change plans during Open Season or if the enrollee experiences a qualifying life event (QLE).
5. This information is not collected from small businesses.
6. If this information were not collected, respondents could not enroll in the FEDVIP or make changes to their dental and vision insurance enrollment, and premium collection could not be facilitated. The only

way to reduce the burden would be to restrict an enrollee's choice to make changes to his/her enrollment, which would require making changes in current regulation.

7. Respondents are required to report certain information for purposes of FEDVIP premiums being deducted from payroll or an annuity. Specific events and criteria (such as marriage, birth or acquisition of a child, move out of a regional plan's service area) must be met in order to make changes at times of the year other than the annual Federal Benefits Open Season. Since these opportunities are set by regulation and represent changes in an individual's circumstances which may or may not be under his or her control, there is no way to predict or control how often changes are requested.

No other circumstances listed in this question apply to this collection.

8. On November 20, 2018, OPM published an Emergency Clearance Notice and Request for Comments in the Federal Register. OPM requested OMB to take action within 5 calendar days from the close of this Federal Register Notice on the request for emergency review. The comment period closed on November 26, 2018. On March 12, 2019, OPM published *60-Day Notice of Proposed Information Collection: Federal Employees Dental and Vision Insurance Program (FEDVIP) Enrollment System*, at 84 FR 8916. The public comment period will close on May 13, 2019.
9. No payments or gifts will be given to respondents.
10. The information collected is protected by the Privacy Act of 1974. The routine use of disclosure appears in the Federal Register for OPM/Central-I.
11. The information collected does not include questions of a sensitive nature, such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private.
12. Approximately 332,304 respondents will make new enrollments or plan changes during Open Season and will be processed each year from Federal Civilian and U.S. Postal Service (USPS) employees, retirees (annuitants), survivor annuitants, compensationers, and their eligible family members. The public reporting burden for this collection is estimated to average 8 minutes for a respondent to submit an enrollment including time for reviewing education and support but may not include time for reviewing a plan and specific benefits. The total burden hour estimate for this form is 44,307 hours.

Form Name	Form Number	No. of Respondents	No. of Responses per Respondent	Average Burden per Response (in hours)	Total Annual Burden (in hours)	Average Hourly Wage Rate	Total Annual Respondent Cost
<i>Federal Employees Dental and Vision Insurance Program (FEDVIP) Enrollment System (BENEFEDS)</i>	3206-0272	332,304	1	.1333	44,307	\$18.58	\$158,987.80

13. There are no costs to respondents or record keepers resulting from the collection of information.
14. There is no Government cost for the BENEFEDS website. The FEDVIP premiums are 100% enrollee paid which includes the BENEFEDS contracted fees for FEDVIP administration.

15. There are no changes to the respondent burden.
16. The results of this information collection are not published.
17. We are seeking approval to not display the expiration date for OMB approval of the information collection. Too often, users of the form see the expiration date and erroneously assume that the form itself is void after that date. These forms are printed and distributed through various agencies. It is cost prohibitive to print new forms just to change the expiration date.
18. There are no exceptions.