Federal Benefits FastFacts for Certain Full-time Temporary Employees and Certain Full-time Employees on Intermittent and Seasonal Work Schedules

The Federal Employees Health Benefits (FEHB) Program

* **What is the FEHB Program?** FEHB provides comprehensive health insurance. You can choose from fee-for-service (FFS) plans, health maintenance organizations (HMOs), consumer-driven health plans (CDHPs) and high deductible health plans (HDHPs). Find more information on types of plans at www.opm.gov/insure/health/planinfo/ty pes.asp.

* **When can I enroll?** New employees and employees who are newly eligible, may enroll within
60 days of becoming eligible.

* **How do I enroll?** Some agencies use the Health Benefits Election Form (SF 2809) while others use an online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. Contact your HR office for details.

* **How much do I pay?** What you pay is based on the plan and option you choose. Generally, premiums are shared by you and your Federal agency. Premiums vary by plan but generally you pay about 30% and your agency pays about 70%.

You can find health insurance premiums in these materials from your HR office:

- health plan brochures
- the *Guide to Federal Benefits*

These materials are also available on our website at www.opm.gov/insure/health

* **Can I pay my premiums pre-tax?** Paying premiums pre-tax (known as premium conversion) allows Federal employees to use pre-tax dollars to pay premiums for the FEHB Program. You will automatically be under premium conversion unless you elect to waive it. Federal retirees are not eligible to pay premiums with pre-tax dollars.

* **What enrollment restrictions will I have under premium conversion?** You will not be allowed to change your enrollment to Self Only or cancel outside of Open Season or experiencing an FEHB-specific QLE.

* **What are some important things I should know?**

- There are no pre-existing condition limitations, even if you change plans;
- Each plan contracts with doctors and hospitals (known as a provider network). Your doctor may participate in one or more provider networks;
- You will reduce your out-of-pocket costs by visiting doctors and hospitals who contract with your plan. Visit your plan's website to determine

which providers participate in the plan's network;

- FEHB coverage automatically continues each year; you do not have to reenroll;
- If you are enrolled in the Federal Flexible Spending Account Program, you may submit your health benefits copayments, coinsurance and deductibles as eligible expenses for your FSA account.

*** Are there resources I can use to help me find the right health plan?** Yes, the list of resources below can help you. You can find these on our website at www.opm.gov/insure/health

- Compare Health Plans, a tool that allows comparison of benefits of up to four plans in one view
- The *Guide to Federal Benefits* contains information about the FEHB Program to support your decision making process:
- Information on plan quality
  - Satisfaction ratings of customers enrolled in each plan
  - Plan effectiveness of patient care measures

*** Where can I go for more details or additional information?**

- Your health plan's brochure
- The *Guide to Federal Benefits*
- Our website at: www.opm.gov/insure/health

Other Benefits Programs

*** Am I eligible to enroll in a healthcare flexible spending account (FSAFEDS)?** Yes, temporary employees and employees on seasonal or intermittent schedules who are eligible for FEHB are eligible to enroll in a healthcare flexible spending account under FSAFEDS.

For more information about FSAFEDS visit www.fsafeds.com

*** Am I eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP)?** Yes, temporary employees and employees on seasonal or intermittent schedules who are eligible for FEHB are eligible to apply for coverage under FLTCIP.

For more information about FLTCIP visit www.ltcfeds.com

*** Am I eligible to enroll in the Federal Employees' Group Life Insurance Program (FEGLI)?** No, temporary employees and employees on seasonal and intermittent schedules are not eligible to enroll in FEGLI.

*** Am I eligible to enroll in the Federal Employees Dental Vision Program (FEDVIP)?** No, temporary employees and employees on seasonal and intermittent schedules are not eligible to enroll in FEDVIP.