

U.S. Office of Personnel Management Fact Sheet



Federal Employee Insurance Programs During a Pandemic Health Crisis

Employees can contact their servicing human resources office with questions about their insurance benefits. During periods of emergency, including a pandemic health crisis, OPM will operate a Federal Employee and Retiree Emergency Information Center. At such times, employees can contact that center at 1-800-307-8298 or by email at emergencybenefits@opm.gov. OPM will also post emergency information on its website.

Information designed to be shared with employees about their benefits is available in the comprehensive guide *What You and Your Family Need To Know About Your Federal Benefits During an Emergency* (see Section VI-H).

Information for agencies about specific insurance programs follows:

Federal Employees Health Benefits Program (FEHB)

Federal health benefits will continue regardless of the severity of a health crisis. The FEHB Program has many health plans on which agencies and employees can rely to make sure benefits continue uninterrupted. In the event of a pandemic influenza episode, employees should contact their health plan or go directly to the emergency room or other health care provider if for some reason they cannot contact their provider for needed services. Carriers are asked to demonstrate maximum flexibility under their OPM contract, including the following:

- OPM expects fee-for-service carriers to relax certain provisions such as their pre-certification requirement that the plan must be notified within 2 business days of an emergency admission.
- OPM expects fee-for-service carriers and HMOs to relax requirements about notification and levels of benefit payment if victims are taken to non-plan and/or non-PPO hospitals or other treatment centers.
- OPM expects all carriers to make certain FEHB members get additional supplies of medications as backup for emergency situations if necessary.

Federal Long Term Care Insurance Program (FLTCIP)

FLTCIP enrollees should contact Long Term Care Partners at **1-800-582-3337** if they have any questions about how a crisis may affect their coverage, eligibility for benefits, or payment of premiums.

Federal Flexible Spending Account Program (FSAFEDS)

OPM does not see a need for special procedures for the FSAFEDS program at this time. However with the potential for a significantly increased number of claims in the event of a pandemic, we anticipate there may be a coinciding increase in the time it takes for claims to be processed and reimbursements to be received. FSAFEDS will make every effort to communicate with employees about any possible delays. Agencies should

contact fsa@opm.gov if any issues involving FSAFEDS allotments or claims are causing a hardship for employees and their families.

Federal Employees' Group Life Insurance Program (FEGLI)

The FEGLI Program has had experience with other emergency situations. If and when necessary, the FEGLI Program will apply expedited procedures used successfully in the past. In the event of a pandemic, an alert will be sent to agencies giving details of expedited procedures (such as payment of applicable life insurance benefits without a death certificate).