



***Retirement and Insurance Service
Benefits Administration Letter***

Number: 03-204

Date: March 18, 2003

Subject: Federal Employees Health Benefits (FEHB) Program: Level Orange Alert

Purpose

To give you a brief status on the actions of the Office of Personnel Management (OPM) during the Level Orange alert.

Background

Today, we issued two letters signed by Director Kay Coles James to the Office of Federal Employees' Group Life Insurance (OFEGLI) and to the FEHB carriers, advising them of the steps we expect them to take during the Level Orange alert.

In the event of an attack during an Orange Level alert, expedited procedures for paying life insurance claims that we used following the September 11, 2001, attacks are immediately in place. In our letter to OFEGLI we asked them to use these procedures for any Federal employee or annuitant killed in such an attack.

As a reminder these are the procedures:

- The requirement for dual certifications on the SF 2821 is lifted. OFEGLI must accept single certification.
- We are waiving the requirement for a death certificate. OFEGLI must accept a statement from you (or any retirement system) that the insured individual was killed in the attack.
- For accidental death claims for employees, we are waiving the requirement for supporting documentation. OFEGLI must accept the statement from you to this effect.

In the event of an attack, we will also provide you with a contact to serve as a liaison with OFEGLI.

*Civil Service
Retirement
System*

*Federal Employees'
Group Life
Insurance Program*

*Federal Employees
Health Benefits
Program*

*Federal Employees
Retirement
System*

*Federal Long
Term Care
Insurance
Program*

In our letter to the FEHB carriers, we asked them to demonstrate maximum flexibility under their OPM contract including the following:

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

Though charges for work-related injuries sustained by Federal workers are payable by the Office of Workers' Compensation Programs (OWCP), we encouraged plans to provide immediate payment and seek subsequent reimbursement from OWCP.

A handwritten signature in black ink, reading "Abby L. Block". The signature is written in a cursive, flowing style with a long horizontal line extending to the right.

Abby L. Block, Special Advisor
for Employee and Family Support
Strategic Human Resources Policy Division