

U.S. Office of Personnel Management Fact Sheet



Information for Employees About Health Benefits During a Pandemic

During a pandemic health crisis, don't worry about your FEHB health benefits. Your benefits will continue regardless of the severity of the crisis. We have many health plans in the FEHB Program on which we can rely to make sure your benefits continue uninterrupted. During an emergency, continue to see your medical providers as you have previously done. Contact your health plan or go directly to the emergency room or other health care provider for services if for some reason you cannot contact your provider for needed services. In certain situations, we will ask our health plans to demonstrate maximum flexibility to assure your benefits coverage, including the following:

- Fee-for-service carriers will be expected to relax certain provisions, such as their pre-certification requirement that the plan must be notified within 2 business days of an emergency admission.
- Fee-for-service carriers and HMOs will be expected 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.
- Carriers will be expected to make certain FEHB members get additional supplies of medications as backup for emergency situations if necessary.

During a pandemic, you may continue to use medical providers as before, and your plan will reimburse you or pay your providers directly for covered services if you are covered by a **fee-for-service plan** (see list below). Present your ID card to your provider when you receive services. If you do not have your ID card, you or your provider should call your plan to verify your coverage.

Names, telephone numbers, and Web links of the fee-for-service plans in the FEHB Program are listed below.

Plan Name and Web Address	Telephone Number
APWU Health Plan www.apwuhp.com	800-222-2798
Blue Cross and Blue Shield Service Benefit Plan www.fepblue.org	Local phone number
GEHA Benefit Plan www.geha.com	800-821-6136
Mail Handlers www.mhbp.com	800-410-7778
NALC www.nalc.org/depart/hbp	888-636-6252
Association Benefit Plan www.mutualofomaha.com	800-634-0069
Foreign Service Benefit Plan www.afspa.org	202-833-4910
Rural Carrier Benefit Plan www.nrlca.org	800-638-8432
Special Agents Mutual Benefit Association (SAMBA) www.sambaplans.com	800-638-6589

If you are covered by an HMO, you should continue to use the HMO's medical providers as before and contact your HMO customer service representative for any questions about out-of-area services.