

Office of Personnel Management

§ 870.1207

(2) An individual with ported coverage cannot increase the number of multiples.

(c) Salary changes have no effect on the amount of Option B coverage in force for an individual with ported coverage.

(d) The amount of ported coverage in force reduces by 50 percent at the beginning of the 2nd calendar month after the individual reaches age 70 or, if the individual is 70 or older at the time he/she elects portability, the 2nd month after the effective date of the ported coverage.

§ 870.1204 Cost of insurance.

(a)(1) The cost of ported coverage is the cost shown in § 870.402(e).

(2) In addition to the premium payments for Option B, individuals with ported coverage must pay a monthly administrative fee, in an amount set by OPM.

(b) The Portability Office will establish a schedule for the premium payments. An individual with ported coverage must make payment to the Portability Office on a timely basis.

§ 870.1205 Electing portability for Option B.

(a) The employing agency must notify the employee/assignee(s) of the loss of coverage and the right to elect portability for Option B either before or immediately after the event causing the loss of coverage.

(b)(1) The employee/assignee(s) must submit the request to elect portability to the employing office and to the Portability Office within 60 days following the date of the terminating event (74 days if living overseas). A mailed notification or request is considered to be received 5 days after the date of the notification/request.

(2) An employee/assignee who fails to request portability within the required time frame is considered to have refused coverage.

(3) Ported coverage is effective the day after coverage as an employee ends.

§ 870.1206 Termination and cancellation of ported coverage.

(a)(1) Ported coverage stops April 24, 2002, subject to the 31-day extension of

coverage and right to convert, as provided in subpart F of this part.

(2) Ported coverage stops at the beginning of the 2nd calendar month after the individual reaches age 80 or, if the individual is age 80 or older at the time he/she elects portability, the 2nd month after the effective date, subject to the 31-day extension of coverage and right to convert, as provided in subpart F of this part.

(b)(1) An individual with ported coverage can cancel coverage at any time. Exception: If the individual assigned his/her coverage as provided in subpart I of this part, only the assignee can cancel coverage.

(2) If an individual with ported coverage does not make a premium payment on time, the Portability Office will send him/her a notice stating that coverage will continue only if the individual makes payment within 15 days after receiving the notice (45 days if living overseas). If the individual does not make payment within this time frame, Option B coverage cancels.

(3) An individual whose ported coverage cancels, whether voluntarily or for nonpayment, does not get the 31-day extension of coverage or the right to convert.

§ 870.1207 Designations, assignments, and court orders.

(a)(1) If an employee has a valid designation of beneficiary on file at the time he/she elects portability, that designation remains in effect.

(2) An individual with ported coverage who wishes to file a designation of beneficiary must submit the form to the Portability Office.

(3) If an individual with ported coverage returns to Federal service, any designation of beneficiary remains in effect.

(b)(1) If an employee assigns his/her coverage before electing portability for Option B, that assignment remains in effect.

(2) If an individual with ported coverage wishes to make an assignment, he/she must submit the form to the Portability Office.

(3) If an individual with ported coverage returns to Federal service, any assignment of coverage remains in effect. Basic insurance and any Option A

§ 870.1208

coverage acquired through the return to service are subject to the existing assignment.

(c)(1) If the employing office received a valid court order on or after July 22, 1998, that court order remains valid for the ported coverage.

(2) Anyone wishing to submit a court order relating to an individual with ported coverage must submit it to the Portability Office.

(3) If an individual with ported coverage returns to Federal service, any valid court order on file remains in effect.

(d) When an individual submits a request to elect portability for Option B coverage, the employing office must send the originals of all designations, assignments, and court orders on file to the Portability Office.

§ 870.1208 Return to active service.

(a)(1) When an individual with ported coverage returns to Federal service, the agency must notify the Portability Office.

(2) The Portability Office must terminate the ported coverage and send the originals of all designations, assignments, and court orders to the new employing office.

(b) The employee will get back the number of multiples of Option B he/she had before the terminating event. Exceptions:

(1) A person who cancels a multiple or multiples of Option B coverage after electing portability will get back only the number of multiples remaining.

(2) A person whose ported coverage cancels for nonpayment of premiums will not get back any Option B coverage automatically.

PART 875—FEDERAL LONG TERM CARE INSURANCE PROGRAM

Subpart A—Administration and General Provisions

Sec.

875.101 Definitions.

875.102 Where do I send benefit claims?

875.103 Do I need to authorize release of my medical records when I file a claim?

875.104 What are the steps required to resolve a dispute involving benefit eligibility or payment of a claim?

875.105 May OPM correct errors?

5 CFR Ch. I (1–1–05 Edition)

875.106 What responsibilities do agencies have under this Program?

875.107 What are OPM's responsibilities as regulator under this Program?

875.108 If the Carrier approves my application, will I get a certificate of insurance?

875.109 Is there a delegation of authority for resolving contract disputes between OPM and the Carrier?

Subpart B—Eligibility

875.201 Am I eligible as a Federal civilian or Postal employee?

875.202 Am I eligible as a Federal annuitant?

875.203 Am I eligible if I separated under the FERS MRA+10 provision?

875.204 Am I eligible as a member of the uniformed services?

875.205 Am I eligible as a retired member of the uniformed services?

875.206 As a new Federal civilian or Postal employee or member of the uniformed services, when may I apply?

875.207 What happens if I am in nonpay status during an open season?

875.208 May I apply as a qualified relative if the person on whom I am basing my eligibility status has died?

875.209 How do I demonstrate that I am eligible to apply for coverage?

875.210 What happens if I become ineligible after I submit an application?

875.211 What happens if my eligibility status changes after I submit an application?

875.212 Is there a minimum application age?

Subpart C—Cost

875.301 Is there a Government contribution toward premiums?

875.302 What are the options for making premium payments?

875.303 How are premium payment errors corrected?

875.304 How does the Carrier account for FLTCIP funds?

Subpart D—Coverage

875.401 How do I apply for coverage?

875.402 When will open seasons be held?

875.403 May I apply for coverage outside of an open season?

875.404 What is the effective date of coverage?

875.405 If I marry, may my new spouse apply for coverage?

875.406 May I change my coverage?

875.407 Who makes insurability decisions?

875.408 What is the significance of incontestability?

875.409 Must I provide an authorization to release medical information?

875.410 May I continue my coverage when I leave Federal or military service?