



**United States**  
**Office of Personnel Management**  
**Retirement and Insurance Service**

**Benefits Administration Letter**

Number: 97-407

Date: October 9, 1997

**Subject: 1997 Federal Employees Health Benefits (FEHB) Program Open Season:  
Processing Open season Changes**

The purpose of this Letter is to provide agencies with instructions for processing open season enrollment changes.

**I. PROCESSING ROUTINE OPEN SEASON CHANGES**

A. Employees who want to continue their current enrollment do not need to take any action during the open season. However, employees whose plans will not participate in the FEHB Program after December 31, 1997, or whose plans are dropping a service area having a separate enrollment code, must enroll in a different plan to continue FEHB coverage in 1998.

B. Employees who wish to make an open season change and do not have access to Employee Express (or who choose not to use it) must complete a Standard Form (SF) 2809 (Health Benefits Registration Form) and submit it to the employing office. Open season SF 2809s generally should be processed in the same manner as registrations handled at other times; however, agencies should note the following:

1. The number of the event permitting the change, to be shown in Part C, item 3, of the SF 2809, is 1 (one); and November 10, 1997, should be entered in Part C, item 4, as the date of event that permits the change.
2. If there is a change from one plan or option to another, or from self only to self and family, show the old plan name in Part C, item 1, and the old enrollment code in Part C, item 2.
3. Complete Part G of the SF 2809. Be sure to enter the date the new enrollment takes effect in item 3. Enter the SF 2811 report number in item 4. (SF 2811 is the transmittal form used to send SF 2809s to carriers.) If the report number for the old carrier is different from that of the new carrier, enter the correct number on each copy.

**Civil Service  
Retirement  
System**

**Federal Employees  
Group Life  
Insurance**

**Federal Employees  
Health Benefits  
Program**

**Federal Employees  
Retirement  
System**

4. Enter the correct eight-digit payroll office number (the number of the office that actually withholds the premiums) in Part G, item 5. (This number can be obtained from your payroll office.)
5. As a reminder, for temporary employees eligible for coverage under title 5 United States Code (U.S.C.) 8906a, the following statement should be included in the "Remarks" section of the SF 2809: "Temporary employee eligible under 5 U.S.C. 8906a must pay full premium amount with no Government/agency contribution."
6. For spouse equity enrollees, enter the name and date of birth of the employee or former employee in the "Remarks" section.
7. For temporary continuation of coverage (TCC) enrollees, in the "Remarks" section of the new SF 2809, transfer the following information from the original SF 2809: the enrollment authority, the date TCC eligibility ends, and the circumstance that permits the TCC enrollment; i.e., separated employee, former spouse, or child marrying or reaching age 22.
8. Send copy 2 of the SF 2809s to the new carriers to notify them of their new enrollments. This will enable them to complete the paperwork needed to cover their new enrollees and issue identification cards.
9. Send copy 3 of the SF 2809s to the old carriers so that they do not guarantee or provide benefits to employees or family members after enrollments terminate. (Discard this copy for new enrollments or for enrollment changes within the same plan.)

**It is important that agencies process open season actions promptly, because employees may have difficulty receiving benefits until carriers have notification of their enrollments.**

## **II. PROCESSING OPEN SEASON CHANGES WHEN THE EMPLOYEE SEPARATES, TRANSFERS, RETIRES, OR DIES**

### **A. Separation**

1. If you know an employee will resign or be separated before the open season change takes effect, do not accept an open season SF 2809.
2. If you have completed processing the employee's open season change, but the employee separates before the change takes effect, do the following:
  - a. Void the open season SF 2809. Send copies of the voided SF 2809 to both the old and new carriers with an SF 2811.

b. Complete an SF 2810 terminating the enrollment in effect at the time the employee separates. In the "Remarks" section, write: "Separated [date]. Open season SF 2809 change dated [date] is void."

c. Attach a copy of the voided SF 2809 to the carrier's copy of the SF 2809 terminating the enrollment. Send them to the carrier with an SF 2811.

## B. Transfer

1. If you know an employee will transfer on or before the effective date of the open season change, do the following:

a. Have the employee complete an open season SF 2809. Instead of completing Part G, have the authorized agency official initial and date Part G to show that the open season registration was submitted timely. The name of the losing installation and the signature of its certifying officer should not appear on the SF 2809.

b. Return the SF 2809 to the employee and tell him or her to give it to the new employing office to complete processing upon entering on duty.

c. The gaining office will transfer in the old enrollment on SF 2810 before processing the open season SF 2809.

2. If you have processed the open season change, but the employee transfers on or before the effective date of the change, do the following:

a. Void the SF 2809. Send a copy of the voided SF 2809 to both the old and new carriers with an SF 2811.

b. Prepare a memo for the Official Personnel Folder (OPF) stating: "Transferred [date]. Open season SF 2809 change dated [date] is void. Accept a new open season SF 2809."

c. Send a copy of the voided SF 2809 to the carrier with an SF 2811.

d. Tell the employee that you voided the change. Then, if possible, have the employee complete a new SF 2809. Handle the new form as discussed in paragraph B1 of this section.

e. If it is not possible to obtain a new SF 2809 before the transfer, notify the gaining agency that the employee's timely filed open season change has been voided and that the gaining agency should accept a new open season SF 2809.

**C. Retirement**

1. If you know an employee will retire before the open season change takes effect, do the following:

a. Have the employee complete the open season SF 2809. Instead of completing Part G, have the authorized agency official initial and date Part G to show that the open season was submitted timely. The name of the installation and the signature of its certifying officer should not appear on the SF 2809.

b. Attach the SF 2809 to other health benefits documents and the Individual Retirement Record (SF 2806 under CSRS; SF 3100 under FERS) when they are submitted to the retirement system. Keep a copy of this SF 2809 in the employee's OPF as verification.

c. After assuring that the five-year rule has been met, prepare a memo to the retirement system stating that the open season SF 2809 was submitted timely and should be accepted for processing. The retirement system will transfer in the old enrollment on an SF 2810 and then process the open season SF 2809.

2. If you have processed the employee's open season change, but the employee retires before the change takes effect, do the following:

a. Void the SF 2809. Send a copy of the voided SF 2809 to both the old and the new carriers with an SF 2811.

b. After assuring that the five-year rule has been met, prepare a memo to the retirement system stating: "Employee retired *[date]*. Open season SF 2809 dated *[date]* is void. Accept a new open season SF 2809."

c. Attach the OPF copy of the memo to other health benefits documents (including the voided SF 2809) and the Individual Retirement Record when they are submitted to the retirement system.

d. Send a copy of the voided SF 2809 to the carrier with an SF 2811 at the same time the application package is forwarded to the retirement system.

e. Tell the employee that you voided the change. Have the employee complete a new SF 2809. Handle the new form as discussed in paragraph C1 of this section.

## D. Death

1. If you have processed an open season change, but the employee dies before the change takes effect, void the SF 2809. Send a copy of the voided SF 2809 to both the old and new carriers with an SF 2811.
2. If the employee had a self only enrollment, or had a self and family enrollment and there are no known survivors eligible to continue the enrollment:
  - a. Complete an SF 2810 terminating the enrollment in effect at the time of death. In the "Remarks" section write: "Employee died *[date]*. Open season SF 2809 dated *[date]* is void."
  - b. Attach a copy of the voided SF 2809 to the carrier's copy of the SF 2810, and send them to the carrier with an SF 2811.
3. If the employee had a self and family enrollment and there is at least one survivor who appears eligible to continue the enrollment:
  - a. Prepare a memo to the retirement system stating: "Employee died *[date]*. Open season SF 2809 dated *[date]* is void. Accept a new open season SF 2809 from the survivor if *[he or she]* wishes to make a change."
  - b. Send a copy of the voided SF 2809 to the carrier with an SF 2811 at the same time the death benefit application and/or other health benefits documents (including the voided SF 2809) with the Individual Retirement Record are forwarded to the retirement system.
  - c. Inform the survivor that you voided the change. Give him or her the opportunity to make an open season change. Handle the change as discussed in paragraph C1 of this section. If you are unable to contact the survivor, attach a notice to the records forwarded to the retirement system stating that the survivor should be informed of the open season opportunity.

### **Please note the following important points to stress when you counsel individuals:**

- When transfer, retirement, or death occurs before the effective date of an open season change, the change must be processed by the new agency or the retirement system.
- There will be a delay in processing the open season change until the new agency or the retirement system receives the paperwork. The enrollee and the carrier may not have a record of the enrollment change by the effective date of the change.

- FEHB premiums will be collected by the new agency or the retirement system, effective on the transfer-in date.

A handwritten signature in black ink, reading "Abby L. Block". The signature is fluid and cursive, with a long horizontal stroke at the end.

Abby L. Block, Chief  
Insurance Policy  
and Information Division