

## **Benefits - Health Insurance**

The Federal Employees Health Benefits (FEHB) Program became effective in 1960. It is the largest employer-sponsored group health insurance program in the world, covering over 9 million Federal employees, retirees, former employees, family members, and former spouses.

As a Federal employee, you are entitled to enroll yourself and any eligible family members in a health plan offered under the FEHB Program, unless your position is excluded from coverage by law or regulation. If you meet the requirements, you will be eligible to continue group coverage into retirement.

There are two types of enrollment: self-only and self-and-family. A self-and-family enrollment covers you, your spouse, and your unmarried dependent children under age 22.

Each health plan carrier under the FEHB Program charges a different premium. The government pays up to 75% of the cost of your health benefits coverage, and you pay the remainder, based on a formula set by law.

Over 350 health plans are offered under the FEHB Program. Of the 14 available fee-for-service plans, seven are open to all enrollees, while another seven are available only to specific categories of employees. In addition, health maintenance organizations (HMOs) are available in most areas of the United States; you must live or work within a defined area to be eligible to enroll in a particular HMO.

Each year, an open season is held for FEHB program enrollees to change health plans and/or the type of enrollment they have. Eligible employees may also enroll during this time. Open season runs from the Monday of the second full workweek in November through the Monday of the second full workweek in December.

There are limited opportunities to enroll, cancel your enrollment, or change your enrollment outside of an open season.

For more information on the Federal Employees Health Benefits (FEHB) Program visit the following website: <http://www.opm.gov/insure/health/index.asp>

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