

Federal Employees Health Benefits (FEHB) Program

Fact Sheet for Firefighters

- The FEHB Program has a variety of health plans to choose from including Fee-For-Service plans, Health Maintenance Organizations (HMO) with comprehensive coverage, or Consumer Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles and health savings/reimbursement accounts.
- There are no waiting periods and no preexisting condition limitations.
- Enrollment changes can only be made during Open Season or if you experience a qualifying life event.
- There are separate and/or different provider networks for each plan.
- Using health plan network providers will reduce your out-of-pocket costs.
- All nationwide FEHB plans offer international coverage.

How do I sign up for coverage?

You should immediately contact your personnel office if you want to enroll in an FEHB plan. You will use a health benefits election form to enroll (Standard Form 2809). A screen fillable version is available at http://www.opm.gov/Forms/pdf_fill/SF2809.pdf. OPM has a website at: www.opm.gov/insure/health with information about available health plans.

When does this coverage begin?

The FEHB regulation is effective July 17, 2012. Your personnel office has the authority to make your enrollment effective on that date unless you request that your enrollment take effect at the beginning of the next pay period after you submit your enrollment form.

How do I pay for coverage?

Your share of the health plan premium will be deducted from your pay.

What enrollment types are available?

- Self Only, which covers only the enrollee;
- Self and Family, which covers the enrollee and all eligible family members.

Which family members are eligible?

Family members covered under your Self and Family enrollment are:

- Your spouse (including a valid common law marriage); and
- Children under age 26, including legally adopted children, recognized natural children and stepchildren.
- Foster children are included if they meet certain requirements. A child age 26 or over that is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member. In determining whether the child is a covered family member, your personnel office will look at the child's relationship to you as an enrollee.

What does the government contribute toward my health plan premiums while I'm employed?

The government contribution to premiums is about 72%, on average, of the overall plan premiums; but it cannot exceed 75% of the premiums for an individual plan. You are responsible for paying the balance.

What happens to your FEHB coverage if you're eligible to go on leave without pay?

You can continue to be enrolled in your FEHB plan as long as you pay your premiums directly to your personnel office. You also have the option of incurring a debt to the government to be repaid upon your return to work. You always have the option to terminate the enrollment.

What happens after your employment ends?

When your employment ends, you have a 31-day extension of coverage under the plan. During that period, you can contact your health plan and convert your insurance plan to an individual contract with your health plan. Or, you can enroll in **Temporary Continuation of Coverage (TCC) to continue your coverage through a FEHB plan**. TCC is available to eligible former employees for up to 18 months following the end of employment.

What happens if I am employed as a temporary firefighter again?

If you were terminated and then employed as a temporary employee again, you will be eligible to re-enroll as a federal employee and receive the government contribution to your premium while you are employed.

What is Temporary Continuation of Coverage (TCC)?

TCC is a continuation of coverage program that allows you to enroll in a FEHB plan if your employment ends. You can choose among the same plans that you had as an employee, but you pay the full premium (government and enrollee share) plus a 2 percent administrative fee. You should contact your personnel office for information on how to enroll in TCC.

Can I get TCC in subsequent years, too, i.e., at the end of each fire season?

Yes. Each time your employment ends with the federal government, your FEHB coverage will end after a free 31-day extension of coverage. You will then again be eligible for **TCC** for up to 18 months.

How much does TCC cost?

Under TCC, you pay the total monthly premium, that is, the enrollee and the Government shares, plus a 2 percent administrative charge.

Who is eligible to enroll in TCC?

Former employees whose FEHB coverage ended because they separated from service, unless they were separated for gross misconduct.

When can I enroll in TCC?

Individuals eligible for TCC generally must enroll within 60 days after the termination of employment, or after receiving notice of eligibility, whichever is later.

What should I consider in making my decision to participate in TCC?

- In the case of a former employee, TCC ends on the date that is 18 months after the date of separation.
- A TCC enrollee may cancel the enrollment at any time. However, once the cancellation takes effect, the enrollee cannot reenroll – the TCC cancellation is final.

How do I get more information about the FEHB program?

Visit FEHB online at www.opm.gov/insure/health.