Federal Benefits
FastFacts for Certain
Full-time Temporary
Employees and Certain
Full-time Employees on
Intermittent and
Seasonal Work Schedules

The Federal Employees Health Benefits (FEHB) Program

* What is the FEHB Program? FEHB provides comprehensive health insurance. You can choose from fee-for-service (FFS) plans, health maintenance organizations (HMOs), consumer-driven health plans (CDHPs) and high deductible health plans (HDHPs). Find more information on types of plans at https://www.opm.gov/healthcare-insurance/plan-information/plan-types.

* When can I enroll? New employees and employees who are newly eligible, may enroll within 60 days of becoming eligible.

* How do I enroll? Some agencies use the Health Benefits Election Form (SF 2809) while others use an online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. Contact your HR office for details.

* How much do I pay? What you pay is based on the plan and option you choose. Generally, premiums are shared by you and your Federal agency.

Premiums vary by plan but generally you pay about 30% and your agency pays about 70%.

You can find health insurance premiums in these materials from your HR office:
- health plan brochures
- the Guide to Federal Benefits

These materials are also available on our website at https://www.opm.gov/healthcare-insurance/.

* Can I pay my premiums pre-tax? Paying premiums pre-tax (known as premium conversion) allows Federal employees to use pre-tax dollars to pay premiums for the FEHB Program. You will automatically be under premium conversion unless you elect to waive it. Federal retirees are not eligible to pay premiums with pre-tax dollars.

* What enrollment restrictions will I have under premium conversion? You will not be allowed to change your enrollment to Self Only or cancel outside of Open Season or experiencing an FEHB-specific QLE.

* What are some important things I should know?
  - There are no pre-existing condition limitations, even if you change plans;
  - Each plan contracts with doctors and hospitals (known as a provider network). Your doctor may participate in one or more provider networks;
  - You will reduce your out-of-pocket costs by visiting doctors and hospitals who contract with your plan. Visit your plan’s website to determine
which providers participate in
the plan’s network;

- FEHB coverage automatically
continues each year; you do not
have to reenroll;

- If you are enrolled in the
Federal Flexible Spending
Account Program, you may
submit your health benefits
copayments, coinsurance and
deductibles as eligible
expenses for your FSA
account.

* Are there resources I can use
to help me find the right health plan?
Yes, the list of resources below can
help you. You can find these on our
website at
https://www.opm.gov/healthcare-
insurance/

  - Compare Health Plans, a tool
that allows comparison of
benefits of up to four plans in
one view
  - The Guide to Federal Benefits
contains information about the
FEHB Program to support your
decision making process:
    - Information on plan quality
      - Satisfaction ratings of
        customers enrolled in each
        plan
      - Plan effectiveness of
        patient care measures

* Where can I go for more details
or additional information?

  - Your health plan’s
    brochure
  - The Guide to Federal Benefits
  - Our website at:
https://www.opm.gov/
healthcare-insurance/

Other Benefits Programs

* Am I eligible to enroll in a
healthcare flexible spending
account (FSAFEDS)? Yes, temporary employees and
employees on seasonal or
intermittent schedules who are
eligible for FEHB are eligible to
enroll in a healthcare flexible
spending account under FSAFEDS.

For more information about
FSAFEDS visit www.fsafeds.com

* Am I eligible to apply for
coverage under the Federal Long
Term Care Insurance Program
(FLTCIP)? Yes, temporary
employees and employees on
seasonal or intermittent schedules
who are eligible for FEHB are eligible
to apply for coverage under FLTCIP.

For more information about FLTCIP
visit www.ltcfeds.com

* Am I eligible to enroll in the
Federal Employees’ Group Life
Insurance Program (FEGLI)? No, temporary employees and
employees on seasonal and
intermittent schedules are not
eligible to enroll in FEGLI.

* Am I eligible to enroll in the
Federal Employees Dental
Vision Program (FEDVIP)? No, temporary employees and
employees on seasonal and
intermittent schedules are not
eligible to enroll in FEDVIP.