



***Benefits Administration Letter***

**Number: 12-204**

**Date: July 27, 2012**

**Subject: Federal Employees Health Benefits Program: Revision of Health Benefits Election Form, Standard Form 2809**

**Purpose**

The purpose of this letter is to notify Federal agencies and retirement systems that the Office of Personnel Management (OPM) has updated the Health Benefits Election Form, Standard Form (SF) 2809. This form is used to enroll, change enrollment, decline enrollment or cancel enrollment in the Federal Employees Health Benefits (FEHB) Program.

**Availability and Use**

The online edition of the SF 2809, dated August 2011, must be downloaded from the OPM website at [www.opm.gov/forms/pdf\\_fill/sf2809.pdf](http://www.opm.gov/forms/pdf_fill/sf2809.pdf). The paper SF 2809 is no longer available for purchase from the General Services Administration. Previous editions of the form are not usable.

Once the form is completed, the employing office must generate five copies and distribute them according to the instructions on page five of the form.

**Reasons for Revision**

1. SF 2809 was updated to make it consistent with changes made to the FEHB Program as a result of the Affordable Care Act (Public Law 111-148) and includes updated eligibility information for children. This legislation extended coverage to children up to their 26<sup>th</sup> birthday. It also removed requirements for children to be unmarried, for stepchildren to live with the enrollee, and for children (except foster children) to be dependent on the enrollee.
2. In an effort to reduce the number of illegal dual enrollments (i.e., when an enrollee or family member receives benefits under more than one FEHB enrollment), the revised form asks for other health insurance information in a different way. It now includes FEHB as a line item when requesting other insurance information for the enrollee and each eligible family member, and clarifies the instructions for completing this question. (Items 10, 20, 32, and 44).

3. Please be aware of a new footnote, #9, in the Table of Permissible Changes in FEHB Enrollment and Premium Conversion Election (Table 1). It clarifies that an employee may change to Self Only outside of Open Season only if the Qualifying Life Event (QLE) caused all eligible family members to acquire other health insurance coverage. Employees may cancel enrollment outside of Open Season only if the QLE caused *the enrollee and all eligible family members* to acquire other health insurance coverage.
4. The revised form also requests additional information from enrollees and their eligible family members, including:
  - Medicare Claim Number for both the enrollee and dependents. Previously, this number was not gathered;
  - Email address for enrollee and dependents who do not live with the enrollee. Previously, email addresses were not gathered; and
  - Preferred telephone number for enrollee and dependents who do not live with the enrollee. Previously, the daytime telephone number of the enrollee was requested.

#### **Who May Use SF 2809**

The following individuals may use SF 2809 if they are eligible to enroll in or are currently enrolled in the FEHB Program:

- Employees;
- Annuitants [other than Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) annuitants], including individuals receiving monthly compensation from the Office of Workers' Compensation Programs (OWCP);
- Former spouses eligible under the Spouse Equity provisions of FEHB law or similar statutes; and
- Individuals eligible for Temporary Continuation of Coverage (TCC)

#### **Electronic Enrollment Systems**

Electronic enrollment systems are currently being programmed to gather the new information. We expect that these systems will be capable of reporting the new data to carriers electronically by the 2012 Open Season.

#### **Additional Information**

If you have specific questions about the SF 2809, please contact your agency's benefits officer. If you do not know who this person is, please go to <http://apps.opm.gov/abo/> where you will find a list of agencies and their Headquarters Benefits Officers.

For more information on the FEHB Program, please visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health).

Sincerely,

John O'Brien  
Director  
Healthcare and Insurance