

## Federal Benefits

### *FastFacts*

## Health Care Reform Extends Federal Employee Health Benefits (FEHB) To Children Until Age 26

Beginning January 1, 2011, children of Federal enrollees will be covered by their parent's FEHB Self and Family enrollment until their 26<sup>th</sup> birthday (plus a 31-day temporary extension of coverage), even if the child previously lost coverage because he or she turned 22. Your married child younger than age 26 will also be covered under your Self and Family enrollment.

**\* Can I get my child age 22 through 25 covered by FEHB sooner than January 1, 2011?** No. The current law governing the FEHB Program specifically prohibits us from providing coverage prior to January 1, 2011.

**\* My child does not live with me. Will my child be covered under my FEHB enrollment?** Yes. Your child is not required to live with you to be covered under your Self and Family enrollment.

**\* My child is not a dependent on my tax return. Will my child be covered under my FEHB enrollment?** Yes. There is no requirement that your child be a dependent for income tax purposes, nor does your child have to be financially dependent on you, to be covered under your Self and Family enrollment.

**\* My child is under age 26 but is not a student. Will my child be covered under my FEHB enrollment?** Yes. There is no requirement that your child be a student to be

covered under your Self and Family enrollment.

**\* My child has been uninsured since turning 22. Will my child be covered under my FEHB enrollment?** Yes. There is no continuous insurance requirement.

**\* My child has a pre-existing condition. Will my child be covered under my FEHB enrollment?** Yes. The FEHB Program does not allow its participating health carriers to deny or delay medical benefits based on a pre-existing condition.

**\* Will my stepchild be covered under my FEHB enrollment?** Yes. Beginning January 1, 2011, your stepchild is covered under your Self and Family enrollment until his or her 26<sup>th</sup> birthday. Your stepchild is not required to live with you or be financially dependent on you.

**\* Will my foster child be covered under my FEHB enrollment?** It depends. Beginning January 1, 2011, foster children, even if married, can be covered under their foster parent's Self and Family enrollment until their 26<sup>th</sup> birthday. To be considered a foster child for health benefits purposes, you must sign a certification stating that your child meets all the conditions in the foster child certification. Contact your agency for more information.

**\* I am an active employee or retiree and I have an FEHB Self and Family enrollment. Do I need to do anything to get my child back on my FEHB enrollment?** Yes; although your child is automatically covered under your Self and Family enrollment, you must notify your health plan to update their enrollment records. Your plan will send you instructions before Open Season. If you do not receive these instructions by November 15<sup>th</sup>, contact your plan at the customer service number on your ID card.

Do not complete an SF 2809 or use an agency self-service system to add your newly eligible child.

**\* I get paid biweekly. I have a Self Only enrollment, or I am not currently enrolled in an FEHB plan. How do I get my child covered effective January 1, 2011?** Use a Standard Form (SF) 2809 or an agency self-service enrollment system to change your enrollment to, or to enroll in, "Self and Family."

Indicate that you have a "change in family status" Qualifying Life Event (QLE). Most employees should use QLE code '1C.'

You can make the change or enroll between December 1, 2010 and March 2, 2011. Your child will be covered beginning January 1, 2011. If you enroll or make the change after January 1, 2011, your child will be covered retroactively to January 1 and you will pay premiums retroactively to the effective date of the enrollment or change.

Be aware that if you enroll or change your enrollment as an Open Season change, for most employees, it will take effect on January 2, 2011.

Contact your agency for more information.

**\* I get paid monthly. I have a Self Only enrollment, or I am not currently enrolled in an FEHB plan. How do I get my child covered effective January 1, 2011?** Use a Standard Form (SF) 2809 or an agency self-service enrollment system to change your enrollment to, or to enroll in, Self and Family during Open Season. Your Open Season change or enrollment will be effective January 1, 2011.

Be aware that retirees who are not currently enrolled in FEHB cannot enroll in FEHB, even if they have a newly eligible child. Retirees must have met [certain eligibility requirements](#) to continue their health benefits into retirement. However, if you are retired and you suspended your enrollment, you may reenroll in the FEHB program at Open Season. You can find more information at [www.opm.gov/insure/retirees/index.asp?AnswerId=89](http://www.opm.gov/insure/retirees/index.asp?AnswerId=89).

Contact your agency or Retirement System for more information.

**\* My child will turn age 22 before January 1, 2011. How can I prevent a break in his health insurance coverage?** Under FEHB law, enrollees' children who turn 22 are automatically covered for an additional 31 days under their parent's enrollment. Your child will have 60 days from his 22<sup>nd</sup> birthday to:

- Enroll in [Temporary Continuation of Coverage \(TCC\)](#); or
- [Convert](#) to an individual policy with your current health plan.

**\* My child will turn 26 after January 1, 2011. What happens on his 26<sup>th</sup> birthday?** Your child will no longer be covered under your Self and Family enrollment on his 26<sup>th</sup> birthday. On his 26<sup>th</sup> birthday, your child will get a 31-day temporary extension of coverage. Under the FEHB Program, your child will have 60 days from his 26<sup>th</sup> birthday to:

- Enroll in [Temporary Continuation of Coverage \(TCC\)](#); or
- [Convert](#) to an individual policy with your current health plan.

**\* Does health care reform affect the FEHB eligibility of disabled children incapable of self-support?** Yes. Prior to health care reform, children over age 22 who are incapable of self-support due to a disability that began before age 22 were eligible for FEHB coverage. Beginning January 1, 2011, children over age 26 who are incapable of self-support due to a disability that began before age 26 are eligible for FEHB coverage.

Contact your agency or Retirement System for additional information.

**\* Where can I get more information?** [www.opm.gov/insure/health/reform](http://www.opm.gov/insure/health/reform)