

Federal Benefits

FastFacts

Employees Returning From Active Military Duty

I am a Federal employee returning from active military duty that lasted more than 30 days. What happens to my employee benefits when I return?

Below is a summary of important information about each of the following benefit programs:

- Federal Employees Health Benefits (FEHB)
- Federal Employees' Group Life Insurance (FEGLI)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Account Program (FSAFEDS)
- Federal Long Term Care Insurance Program (FLTCIP)

FEHB

- Contact your HR office when you return from active duty.
- If your FEHB terminated during active duty, and you exercise reemployment rights, it will be automatically reinstated on the day you return to civilian employment.
- If you want to postpone reinstatement of your FEHB because you have 180 days of transitional TRICARE under the Transition Assistance Management Program (TAMP), you may do so. When you return to civilian employment, you will need to submit a Waiver of Immediate Reinstatement to your HR office. The waiver is available at <http://www.opm.gov/retire/pubs/bals/2005/05-02attachment.pdf>.
- If your FEHB did not terminate during active duty, it will continue when you return to civilian employment. Your agency will resume withholding your premiums from your pay. **Important:** If you are considering canceling your FEHB because you have transitional TRICARE, you need to be aware of the consequences of cancellation. For information, visit www.opm.gov/insure/health/faq/fedcivil.asp or contact your HR office.

- If you were not enrolled when you entered military duty, you may enroll within 60 days of returning to an eligible civilian position. You may also enroll from 31 days before to 60 days after losing TRICARE. If you are currently enrolled in FEHB, these events would permit you to change your enrollment.
- For additional information please visit <http://www.opm.gov/insure/health/faq/fedcivil.asp>, or contact your HR office.

FEGLI

- Contact your HR office when you return from active duty.
- When you return to an eligible civilian position in a pay and duty status, your HR office will automatically reinstate your FEGLI coverage at the same level at which you had it before you entered on active duty. This is even if you declined to elect the additional 12 months of coverage, or if you elected it and later allowed it to terminate during that period, as explained in Benefits Administration Letter 08-203 at www.opm.gov/retire/pubs/bals/2008/08-203.pdf.
- You do not get an opportunity to elect more coverage unless you have been separated from civilian service for at least 180 days.
- For additional information please visit www.opm.gov/insure/life/faq/faqs-16.asp.

FEDVIP

- When you return to an eligible civilian position, you can enroll in FEDVIP within 60 days of your return. Contact BENEFEDS at 1-877-888-FEDS (3337), TTY 1-877-889-5680 if you wish to enroll.
- If you are already enrolled in FEDVIP and have been paying premiums directly to BENEFEDS while on active duty, your premiums will resume being taken from your salary when you return to your agency.
- For additional information on FEDVIP, please see www.opm.gov/insure/dental/

FSAFEDS

- You can reenroll or re-activate your previous account if you meet the normal eligibility requirements for participating in FSAFEDS. However, if you received a refund of your unused balance, you may not enroll for the same benefit period on which your refund is based.
- For additional information, please visit www.fsafeds.com or call 1-877-FSAFEDS (372-3337), TTY: 1-800-952-0450.

FLTCIP

- If you are enrolled in FLTCIP, when you return from active duty, you will need to contact Long Term Care Partners at LTC-FEDS (1-800-582-3337) or TTY 1-800-843-3557 if you want to resume paying your premiums through payroll deductions.
- You can apply for FLTCIP coverage at any time. You don't have to wait for an open season.
- For additional information, please contact Long Term Care Partners at 1-800-LTC-FEDS (1-800-582-3337) or TTY 1-800-843-3557.