

Federal Benefits *FastFacts*

Temporary Continuation of Coverage (TCC)

* What is TCC?

TCC is a feature of the Federal Employees Health Benefits (FEHB) Program that allows certain people to temporarily continue their FEHB coverage after regular coverage ends.

* Am I eligible to enroll?

Federal employees and family members who lose their FEHB coverage because of a qualifying event may be eligible for TCC.

* What is a qualifying event?

For employees:

- separation from Federal service (except for gross misconduct)

For children:

- no longer an eligible family member (for example, reaches age 26)

For former spouses:

- divorce or annulment of marriage

* How much does TCC cost?

TCC enrollees must pay the full premium for the plan they select (that is, both the employee and Government shares of the premium) plus a 2 percent administrative charge.

* What enrollment types will I have under TCC?

Self Only, Self Plus One and Self and Family enrollments are available under TCC.

* Who is covered under a TCC Self Plus One and Self and Family enrollment?

For a former employee, a TCC Self Plus One enrollment covers the enrollee and one designated eligible family member. Your eligible family member can include either a spouse or a child up to age 26. A child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member. Family members must continue to meet the same eligibility requirements as under the regular Self Plus One enrollment.

A TCC Self and Family enrollment covers the same family members as were covered under the regular Self and Family enrollment.

For a child with a TCC Self Plus One enrollment, the enrollment covers the child and one designated eligible family member of the child. Under a TCC Self and Family enrollment, his or her spouse and children are covered family members.

For former spouses, a TCC Self Plus One enrollment covers the former spouse and one designated eligible family member. A TCC Self and Family enrollment covers all eligible family members. Eligible family members are limited to children of both the Federal employee and the former spouse.

* How long can coverage continue under TCC?

Separating employees can continue TCC for up to 18 months after the date of separation.

Children and former spouses can continue TCC for up to 36 months after the date of the qualifying event.

*** When am I allowed to change my enrollment?**

After your initial enrollment, you can change plans or options during Open Season or if you have certain qualifying life events.

*** When does my TCC coverage end?**

Your TCC coverage ends either because the period of TCC expires or you cancel your enrollment. Your coverage can also be cancelled due to non-payment of your premium.

If your enrollment ends because the TCC period expires, you are entitled to a 31-day temporary extension of your coverage. If your enrollment ends due to a cancellation, you are not entitled to a 31-day extension of coverage.

*** What coverage is available after my 31-day extension of coverage ends?**

For assistance, contact your health plan within 60 days of the date your coverage terminates.

*** How do I enroll in TCC when I separate from Federal service?**

Your human resources office will give you notice of your TCC rights within 61 days after you separate from service. If you want TCC, you must elect it within 60 days from the later of:

- your separation; or
- the date of your human resources office's notice.

***As a family member or former spouse, if I lose FEHB coverage, how do I get coverage under TCC?**

If you are an eligible child, then the enrolled employee/annuitant must notify his/her human resources office or

retirement system within 60 days from the date you lose eligibility. If you are an eligible former spouse, either the enrolled employee/annuitant or you may notify the human resources office.

Within 14 days, the human resources office will send you notice of your TCC rights.

If you want TCC, you must elect it within 60 days from the later of:

- the date you lose eligibility under your enrollment; or
- the date of the human resources office's notice.

*** How do I pay my premium?**

Your employing office will submit the initial enrollment form to the National Finance Center's (NFC) Direct Premium Remittance System (DPRS). You will be contacted directly to set up your direct pay account and will generally be billed each month you are covered. The initial bill may include more than one month's coverage if more than one month has passed since the effective date.

Payments are due after the month during which you are covered in accordance with the schedule and procedures established by NFC. You may visit the DPRS website: www.nfc.usda.gov/dprs/

*** Where can I go for additional information?**

For additional information, visit www.opm.gov/retirement-services/publications-forms/pamphlets/ri79-027.pdf