

## Federal Benefits FastFacts

### What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program

**\* How will I find out if my plan is terminating coverage in my service area or is leaving the FEHB Program?** You will receive a letter from your plan stating that it is no longer participating in the FEHB Program or that it is no longer providing services in your area. You can contact your Human Resources (HR) office or refer to the Federal Benefits Open Season: FEDVIP and FEHB Program Significant Plan Changes at [www.opm.gov/retire/pubs/bals](http://www.opm.gov/retire/pubs/bals) or [www.opm.gov/insure/health/reference/hr.asp](http://www.opm.gov/insure/health/reference/hr.asp)

**\* What do I do now that I know my plan is terminating coverage in my area or is leaving the FEHB Program?** You will need to change your enrollment to another plan during Open Season.

#### What are my rights if I'm pregnant or I have a chronic or disabling condition?

Under the Patients' Bill of Rights, enrollees who are seeing a specialist for a chronic or disabling condition or who are in the second or third trimester of a pregnancy have a right to continued treatment for up to 90 days of care (or treatment through the end of post-partum care) following notice that a health plan is leaving the FEHB Program.

**\* What happens if I don't change to another plan and my health plan is leaving the FEHB Program?** If you are an employee, you will not have coverage in the new plan year. If you are a retiree, you will be automatically enrolled in the Blue Cross Blue Shield Service Benefit Plan Standard Option.

**\* What happens if I don't change to another plan and my health plan is terminating coverage in my area?** You will only have coverage in your area for emergency or urgent care services in the new plan year. You would need to travel to the plan's remaining service area to receive benefits for other eligible medical care.

**\* If my High Deductible Health Plan (HDHP) is terminating coverage in my service area or is leaving the FEHB Program, what happens to my Health Savings Account (HSA) or my Health Reimbursement Arrangement (HRA)?** If you wish to contribute to your Health Saving Account (HSA), you must positively enroll in another High Deductible Health Plan. If you do not enroll in another HDHP, you can withdraw money from your HSA for qualified medical expenses. You should check Internal Revenue Service (IRS) guidance on use of HSA dollars for non-qualified medical expenses. You should work directly with your fiduciary to make decisions regarding your HSA.

Your HRA credit will be forfeited once the plan you've elected becomes effective.

**\* How do I change my enrollment to another plan?** If you are an employee, use your agency's online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. If you need additional help, please contact your HR office for details.

If you are a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retiree, you should call Open Season Express at 1.800.332.9798 or access Open Season Online at <https://retireeFEHB.opm.gov>. If you receive an annuity from another retirement system, please visit [www.opm.gov/insure/health/planinfo/enroll.asp#annuitants](http://www.opm.gov/insure/health/planinfo/enroll.asp#annuitants) for information on how to change your enrollment.

**\* When does my old plan stop providing coverage?** The plan will continue to provide benefits until the plan you've elected becomes effective.

**\* When does the health plan I've elected start providing coverage?** Your coverage begins on the first day of the first full pay period in January 2011. The table below shows the 2011 effective dates for most enrollees.

Non-Postal Employees	Jan. 2
Postal Employees	Jan. 1
Retirees	Jan. 1
Office of Workers' Compensation (OWCP)	Jan. 16

**\* How can I compare the different health plans available to me?** There are several resources available to help you compare plans.

- Compare Health Plans - [www.opm.gov/insure/health/search/plansearch.aspx](http://www.opm.gov/insure/health/search/plansearch.aspx)
- Health Plan Brochures - [www.opm.gov/insure/health/planinfo/index.asp](http://www.opm.gov/insure/health/planinfo/index.asp)
- Guide to Federal Benefits - [www.opm.gov/insure/health/planinfo/guides/index.asp](http://www.opm.gov/insure/health/planinfo/guides/index.asp)
- PlanSmartChoice - <https://www.plansmartchoice.com/registration.aspx> **(for employees only)**
- Consumer's Checkbook - [www.checkbook.org/newhig2/hig.cfm](http://www.checkbook.org/newhig2/hig.cfm) **(for employees only)**

**\* Where can I find the plan brochures?**

- Visit [www.opm.gov/insure/health/planinfo/index.asp](http://www.opm.gov/insure/health/planinfo/index.asp)
- Call the plan directly
- Contact your HR office

**\* How do I find out if my doctor is part of the health plan?** You can find provider directories at [www.opm.gov/insure/health/planinfo/index.asp](http://www.opm.gov/insure/health/planinfo/index.asp)

**\* I have a supplemental dental plan offered through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental dental and/or vision coverage that you have through your plan will also terminate. The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers dental and vision insurance to eligible Federal employees and retirees. To find more information about dental insurance, please visit [www.opm.gov/insure/dental](http://www.opm.gov/insure/dental). To find more information about vision insurance, please visit [www.opm.gov/insure/vision](http://www.opm.gov/insure/vision). If you are currently enrolled in FEDVIP, your FEHB plan's termination will not affect your FEDVIP enrollment.

**\* I have other supplemental coverage through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental coverage that you have through your plan will also terminate. Please contact your plan for more information about your supplemental coverage.

**Where can I go for more information on Open Season?** Visit [www.opm.gov/insure](http://www.opm.gov/insure) and [www.opm.gov/insure/openseason](http://www.opm.gov/insure/openseason). Please note that the Open Season website will be updated with 2011 information in late October.