

Federal Benefits *FastFacts*

Thinking About Retiring?

The Federal Employees Health Benefits (FEHB) Program

* **Can I continue my FEHB coverage into retirement?**

When you retire, you are eligible to continue health benefits coverage if you meet all of the following requirements:

- you are entitled to retire on an immediate annuity under a retirement system for civilian employees (including FERS MRA + 10 retirements); and
- you have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

The time you are covered under Tricare counts toward the 5 years as long as you were covered under an FEHB enrollment at the time of your retirement.

* **Can I change my FEHB enrollment at retirement?** No. Retiring is not a qualifying life event (QLE); however, once you retire you can change your FEHB enrollment during the annual Open Season (held from mid-November through mid-December) or when you experience a QLE.

You can find a summary of QLEs at www.opm.gov/insure/health/planinfo/qle.asp

* **Will my FEHB benefits and premiums change when I retire?** No. You will be entitled to the same benefits and annual premiums as Federal employees enrolled in the same plan. (However, if you worked for an agency that contributed a higher percentage towards your premium, you will not receive that higher contribution as a retiree.) As an annuitant, your premiums will be withheld in 12 monthly deductions.

* **What if my annuity is not large enough to cover my premium?** You may either change to a lower-cost plan or option (one in which your share of the premium is low enough to be withheld from your annuity) or choose to pay your premiums directly to your retirement system. You can find more information at www.opm.gov/insure/health/reference/handbook/fehb24.asp#annunsuff.

* **Can I cancel my FEHB coverage after I retire and reenroll later?** If you cancel your FEHB enrollment as an annuitant, you will **never** be able to re-enroll in FEHB. However, you may **suspend** your FEHB enrollment in order to enroll in a Medicare Advantage plan, TRICARE or CHAMPVA, or Medicaid or similar State-sponsored program of medical assistance. (You can find additional information on suspending FEHB coverage at www.opm.gov/insure/retirees/index.asp?AnswerId=89.)

* **Can my family members continue coverage after I die?** Yes, if you are enrolled for Self and Family at the time of your death, and at least one family member is entitled to an annuity as your survivor.

*** What are some other important things I should know about my FEHB enrollment?**

If you are not enrolled in FEHB (or covered as a family member) at the time of your retirement, you **cannot** enroll when you retire.

If you are enrolled in a High Deductible Plan (HDHP) with a Health Savings Account (HSA) at the time of your retirement, you will no longer be able to contribute to your HSA. However, your plan will enroll you in a Health Reimbursement Account (HRA) www.opm.gov/insure/health/hsa/hra.asp.

*** What happens to my FEHB enrollment if I go back to work as a reemployed annuitant?**

If you are reemployed in the Federal service 1) in a position that permits FEHB eligibility by an agency covered by premium conversion, and 2) your annuity continues, your employing office can request the retirement system to transfer your enrollment to them, if you want your FEHB premiums deducted from your pay on a pre-tax basis. This applies only if you want to participate in premium conversion. When you separate from active service, your retirement system will transfer in your enrollment. However, if you cancel enrollment while reemployed, you are not eligible to re-enroll as a retiree.

Please see the Frequently Asked Questions on our website at www.opm.gov/insure/health/faq/premconversion/19.asp for more information on reemployed annuitants and premium conversion.

If you are an annuitant not enrolled under the FEHB Program and you become reemployed in a position that extends FEHB eligibility, you may enroll as a newly eligible employee. You can continue enrollment after separation from reemployment if you meet the requirements stated in the first question of this *FastFact* sheet. The immediate annuity requirement is met if you receive a supplemental annuity when you separate from the reemployment.

You can find additional information on reemployed annuitants at www.opm.gov/insure/health/reference/handbook/fehb25.asp.

*** Where can I go for additional information about the FEHB Program?**

- The FEHB website at www.opm.gov/insure/health/reference/handbook/fehb21.asp
- The OPM retirement website at www.opm.gov/retire/index.aspx
- Contact the OPM retirement office at 1-888-767-6738 or email at retire@opm.gov or by fax at 1-724-794-6633 or by writing to U.S. Office of Personnel Management, Office of Retirement Programs, PO Box 45, Boyers, PA 16017