



What do I need to know if my spouse and I divorce?

When your divorce is finalized, your former spouse is no longer an eligible family member and **must** be removed from your FEHB coverage. You are required to inform your employing office or your FEHB Carrier of your divorce.

You must provide a certified copy of your divorce decree to your employing office or your FEHB Carrier. After you send a divorce decree, your employing office will send your former spouse information about next steps.

What options does my former spouse have in getting health coverage?

Options available to your former spouse include Spouse Equity or Temporary Continuation of Coverage (TCC). Both options are ways you can provide health coverage for your former spouse if your divorce decree requires it. Here's more information about these options:

Spouse Equity

What is Spouse Equity?

Spouse Equity allows your former spouse to enroll in FEHB if your former spouse:

- Was covered under FEHB as a family member at some time during the 18 months before the marriage ended,
- Has not remarried before reaching age 55, and
- Has a [qualifying court order](#) (a court order that awards the former spouse a portion of the employee's or retiree's annuity benefit or a survivor benefit based on the employee's or retiree's Federal service).

Your former spouse can choose from among the same health plans that are available to employees.

How much does Spouse Equity coverage cost?

Spouse Equity enrollees pay the full [premium](#)—both the employee and Government shares. There are no additional administrative fees.

How long does Spouse Equity coverage continue?

Your former spouse's coverage continues as long as premiums are paid. Their eligibility ends if any of the following circumstances occur:

- The qualifying court order ceases to provide a portion of a Federal annuity or survivor benefits to your former spouse;
- Your former spouse remarries before age 55;
- Your former spouse dies;
- You die and there is no survivor annuity payable to your former spouse;
- You leave Federal service or die before establishing eligibility for an immediate or deferred annuity; or
- You separate from Federal service and receive a refund of your retirement contributions.



How does my former spouse apply for Spouse Equity coverage?

Your former spouse must apply to enroll and pay premiums to the employing office of the agency for which you worked when the marriage ended.

Note, your former spouse must apply within 60 days from the date the marriage ended. To apply, your former spouse must complete an [SF-2809](#). Alternatively, your former spouse may submit a written notice of intent to apply for health benefits to the employing office.

Where can I get more information?

For more information about Spouse Equity, please review the [FEHB Handbook](#).

Temporary Continuation of Coverage (TCC)

What is TCC?

TCC is a continuation of coverage program that allows your former spouse to enroll in an FEHB plan. Your former spouse can choose from among the same plans that are available to employees.

In addition, TCC is an option for your former spouse to get coverage while waiting for a determination on the Spouse Equity application.

If your former spouse was covered as a family member at some time during the 18 months before the marriage ended, but does not meet the other requirements for coverage under the Spouse Equity provision due to

- remarriage before reaching age 55; or
- not being entitled to a portion of your annuity benefits or a survivor benefit

then your former spouse may be eligible for TCC.

How much does TCC cost?

Under TCC, your former spouse pays the full [premium](#)—both the employee and Government shares plus a 2 percent administrative fee.

How long does TCC coverage continue?

Your former spouse may continue TCC for up to 36 months from the date of divorce.

How does my former spouse apply for TCC coverage?

Your former spouse must apply within 60 days from the date the marriage ended. To apply, your former spouse must complete an [SF-2809](#). Your former spouse must submit the application to the employing office of the agency for which you worked when the marriage ended.

Where can I get more information?

For more information about TCC, please review the [TCC pamphlet](#) and the [FEHB Handbook](#).