

NEW for 2016



SELF + ONE

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) *FastFacts*

The New Self Plus One Enrollment Type

Why does the Federal Employees Health Benefits (FEHB) Program have a new Self Plus One enrollment type?

Section 706 of the Bipartisan Budget Act of 2013 amends section 8905 of title 5, United States Code, to add a Self Plus One enrollment type to the existing FEHB Program's Self Only and Self and Family enrollment types.

When will the new Self Plus One enrollment type be implemented?

The implementation date for the new Self Plus One enrollment type will be January 1, 2016.

Who will the Self Plus One enrollment type cover?

The Self Plus One enrollment type will cover the enrollee and one eligible family member designated by the enrollee.

When can I enroll or change my FEHB enrollment to Self Plus One?

You can enroll in FEHB or change your FEHB enrollment during the 2015 Open Season; or when you experience an FEHB-specific Qualifying Life Event (QLE) beginning in 2016.

When is the 2015 Open Season?

The 2015 Open Season will run from November 9, 2015 to December 14, 2015 and will include the Self Plus One enrollment type.

What is the effective date of a 2015 Open Season Self Plus One enrollment or enrollment change?

Generally, coverage begins on the first day of the first full pay period in 2016.

How do I enroll or change my FEHB enrollment to Self Plus One?

Contact your employing/Human Resources office for assistance. Some agencies use the Health Benefits Election Form (SF 2809), while others use an online self-service system such as Employee Express, MyPay, Employee Personal Page, or EBIS.

How much will I pay?

You can find the premiums at www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums. What you pay is based on the plan and option you choose. Generally, premiums are shared by you and your Federal agency. You are encouraged to take a close look at the health plan premiums for Self Plus One before making an enrollment decision. For many enrollees, there will be a cost savings but this may not be true for everyone.

Can I pay my Self Plus One premiums pre-tax?

Paying premiums pre-tax (known as premium conversion) allows Federal employees to use pre-tax dollars to pay their FEHB premiums. All employees who enroll in the FEHB Program automatically receive premium conversion tax benefits, unless they waive participation. Federal retirees are not eligible to pay premiums with pre-tax dollars.

Am I required to enroll in Self Plus One if I have only one eligible family member?

No, enrollees are free to elect any of the enrollment types available regardless of how many eligible family members they have.

Who is an eligible family member that can be covered under a Self Plus One enrollment?

- ▶ your spouse (including a valid common law marriage)
- ▶ your child under age 26 including
 - Recognized natural child
 - Legally adopted child
 - Stepchild (including child of same-sex domestic partners in certain states) www.opm.gov/healthcare-insurance/healthcare/eligibility/#url=Dependents
 - A child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26 www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members/
 - Foster child who meets certain requirements with your signed certification www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members/#FosterChildren

For complete details on family member eligibility, visit www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members

Where can I go for more details or additional information?

- ▶ FEHB plan brochures
- ▶ FEHB website
- ▶ www.opm.gov/healthcare-insurance/special-initiatives/self-plus-one/

Where do I go for additional information or if I have questions?

Please contact your employing/Human Resources office or your agency's benefits officer <http://apps.opm.gov/abo/> or visit www.opm.gov/selfplusone.