Federal Benefits *FastFacts:* Insurance Benefits for New/Newly Eligible Federal Employees

As a new/newly eligible Federal employee, you may be able to enroll in health insurance, dental insurance, vision insurance, flexible spending accounts, life insurance, and/or apply for long term care insurance. Here's some basic information about each program. You can find more comprehensive information at www.opm.gov/insure, in the *Guide to Federal Benefits* at www.opm.gov/insure/health/planinfo/guides/index.asp or by contacting your agency's human resources office.

Program	Program Description
Federal Employees Health Benefits (FEHB) Program www.opm.gov/insure/health	FEHB provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven plans and high deductible health plans. Generally, premiums for your enrollment are shared by you and your Federal agency.
Federal Employees Dental and Vision Insurance Program (FEDVIP) www.opm.gov/insure/dental/index.asp http://www.opm.gov/insure/vision/index.asp	FEDVIP provides comprehensive dental and vision insurance. You can choose from seven dental plans and three vision plans. FEDVIP features nationwide, regional, and international plans. You pay the entire premium.
Federal Flexible Spending Account Program (known as FSAFEDS) www.fsafeds.com	FSAFEDS provides a way for you to save money on health care and/or child care/elder care expenses. You set aside money from your salary BEFORE taxes are withheld, incur eligible expenses and receive reimbursement. Enrolling in FSAFEDS lowers the amount of income tax you pay because the salary you set aside for FSAFEDS is not taxed.
Federal Employees' Group Life Insurance Program (FEGLI) www.opm.gov/insure/life	FEGLI provides group term life insurance. If you are in a FEGLI-eligible position, you are automatically covered under Basic life insurance, unless you choose to waive that coverage. Generally, premiums for Basic insurance are shared by you and your Federal agency. You can also elect Optional insurance for you, and/or your eligible family members, and pay the entire premium for that coverage.
Federal Long Term Care Insurance Program (FLTCIP) www.ltcfeds.com	FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living or supervision you receive because of a severe cognitive impairment. Your premium is based on your age on the date you apply as well as the benefit options you select. The FLTCIP is medically underwritten. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

Federal Benefits *FastFacts:* Insurance Benefits for New/Newly Eligible Federal Employees

The table below highlights some basic similarities and differences in the programs. You can find more comprehensive information at www.opm.gov/insure, in the *Guide to Federal Benefits* at www.opm.gov/insure/health/planinfo/guides/index.asp or by contacting your agency's human resources office.

	Federal Employees Health Benefits	**Federal Employees Dental and Vision Insurance Program**	**Federal Flexible Spending Account Program**	**Federal Employees' Group Life Insurance Program**	**Federal Long Term Care Insurance Program**
If I'm eligible, how long do I have to enroll in or apply for the Program?	You have **60 days from date of becoming eligible** to enroll in any or all of these three programs. Once you enroll, you may not change your enrollment (e.g. cancel, change plans, etc,) until the next annual open season or until you experience a qualifying life event.			You are automatically enrolled in Basic insurance and can waive it anytime. You have **60 days from date of becoming eligible** to enroll in Optional insurance. You can apply at any time if you provide satisfactory medical information on an SF 2822.	You have **60 days from date of becoming eligible** to apply with Abbreviated Underwriting. You can apply anytime with Full Underwriting.
How do I enroll as a new or newly eligible employee?	Complete and submit a form SF 2809; some agencies may have electronic enrollment.	Enroll at BENEFEDS.com or call 1-877-888-3337.	Enroll at www.FSAFEDS.com or call 1-877-372-3337.	Complete and submit an SF 2817; some agencies may have electronic enrollment.	Complete and submit an application at www.LTCFEDS.com or call 1-800-582-3337.
When does my coverage as a new or newly eligible employee become effective?	The first day of the first pay period that begins after your enrollment request is received and that follows a pay period during any part of which you are in pay status.	The first day of the first pay period that begins after your enrollment request is received.	The next day after you enroll.	Basic: The day you enter on duty in pay status. Optional: The first day you enter on duty in pay status on or after the day your agency receives your election.	The first day of the month after approval if you meet actively at work rules. Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage
Which of my family members are eligible?	-Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife)				Your spouse or same-sex domestic partner
	-Child under age 26, including adopted child, stepchild, recognized natural child. -Foster child (if living with employee in regular parent-child relationship); and -Child age 26 or over incapable of self support, if disabling condition happened before age 26.	Same as FEGLI	Federal tax dependents and adult children through age 26 years.	-Unmarried dependent child under age 22, including adopted child, recognized natural child, stepchild/foster child (if living with employee in regular parent-child relationship); and -Child age 22 or over incapable of self-support, if disabling condition happened before age 22.	Adult children, parents, parents-in-law, and stepparents may apply (whether or not you apply).
Do I have to re-enroll each year?	No.		Yes.	No.	No.
When can I make changes to my coverage?	During the annual open season (mid-November through mid-December) or if you experience a program-specific qualifying life event (QLEs differ for each program).			During infrequent (not annual) open seasons or provide satisfactory medical information on an SF 2822 or experience a FEGLI-specific QLE.	At any time, but changes to coverage may require additional underwriting.
Can I keep coverage if I leave Federal service?	-31-day free extension of coverage; -Temporary Continuation of Coverage is available for separating employees for up to 18 months; and -Opportunity to convert to an individual policy	No.	No.	-31-day free extension of coverage; and -Opportunity to convert to an individual policy	Yes, as long as premiums are paid timely.
Can I keep coverage when I retire?	Yes, if you meet certain requirements.	Yes.	No.	Yes, if you meet certain requirements.	Yes.