

## HEALTH/DENTAL/VISION BENEFITS FOR DOI CASUALS HIRING UNIT GUIDANCE

To further the goal of providing affordable health insurance to Federal employees, the United States Office of Personnel Management (OPM) has issued a final rule modifying coverage under the Federal Employees Health Benefits (FEHB) Program and the Federal Employee Dental and Vision Insurance Program (FEDVIP) to include certain temporary, seasonal, and intermittent employees who are identified as full-time employees. This regulation makes FEHB/FEDVIP coverage available to eligible casuals.

### Hiring Unit

Each year the hiring official will include the FEHB/FEDVIP Fast Facts for Casuals and require each casual to complete the Conditional Offer of Federal Employee Health Benefits Form for health insurance, dental, and vision at the time of hire, providing notification of the government's intent to offer coverage. The casual will complete the form indicating whether they wish to elect or decline the offer. If the casual elects to enroll, the casual will be contacted when eligible and be provided with documentation to enroll. If the casual elects to decline coverage, their declination will be recorded, and no further contact will be made. *The Conditional Offer of Federal Employee Health Benefits Form must be submitted to the Casual Payment Center (CPC) for processing each calendar year.*

### Eligibility

Casuals become eligible for benefits once they have worked 130-hours per month for 90 consecutive days. The CPC tracks eligibility data and will contact the casual directly by email and mail, with a letter notifying them of eligibility and coverage options.

To enroll for health benefits, the casual must complete the Health Benefits Election Form (SF-2809) and submit to the CPC for processing. To enroll for dental/vision benefits, the casual must enroll through the BENEFEDS portal website <https://www.benefeds.com/>. If the casual is eligible and fails to return the SF-2809 or enroll for dental/vision through the BENEFEDS portal within 60 days of eligibility, the choice will be recorded as a declination of enrollment. FEHB premiums will be based on the coverage option chosen and vary by plan, but generally the casual would pay approximately 30% and the agency approximately 70%. Dental/Vision premiums are listed on the BENEFEDS website. Casual will be directly billed for premiums at this time.

### FEHB Coverage

Initially the casual will have coverage for 28 days (2 casual pay periods) beginning on the first day of the following casual pay period after the CPC receives a completed Health Benefits Election Form (SF-2809).

- After 28 days, coverage ends and will automatically switch over to a free 31-day extension of coverage, unless:
  - ✓ The casual has been ordered to a new assignment and has contacted the CPC to continue health benefits, or
  - ✓ There is a Qualifying Life Event (QLE) that is applicable (reference Table of Permissible Changes in Enrollment on pages 7 through 14 of the SF-2809) and the casual elects to cancel coverage by completing Parts D and F of the SF-2809. This form must be submitted to the CPC.
- When casual employment ends and during the 31-day extension, the casual may choose to contact their health plan and convert the insurance plan to an individual contract, or
- The casual can enroll in **Temporary Continuation of Coverage (TCC) to continue the coverage through a FEHB plan.** TCC is available to eligible former employees for up to 18 months following the end of employment. The casual is then responsible for the full premium amount (government and enrollee share), plus a 2% administrative fee.

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- If the casual works any time after health benefits have been terminated within the calendar year, the casual can re-enroll by submitting a new Health Benefits Election Form (SF-2809) to the CPC.

### **FEDVIP Coverage**

The casual will enroll in dental and/or vision plans based on their needs (Self-only, Self Plus One, Self and Family). A selection will be made, and 30-day monthly premiums will be directly billed to the casual. If the casual continues to work, coverage will continue or until a.) the casual directly contacts BENEFEDS and cancels the coverage, or b.) the casual has not worked/been paid in over 30 days then coverage will be terminated by BENEFEDS after no time and attendance (T&A) payment confirmation has been verified with CPC.

There is no free 31-day extension of coverage or Temporary Continuation of Coverage (TCC) under FEDVIP.

### **Payment Premiums**

#### **FEHB**

Premiums will be based on the coverage option chosen and vary by plan, but generally the casual would pay approximately 30% and the agency approximately 70%. Premiums for the free 31-day extension are paid for by the health insurance company.

The Federal Personnel Payroll System (FPPS) will automatically calculate and deduct the premium from the casual's first time and attendance payment each month. When there is not a pending payment, a bill for collection will be created and mailed to the casual. The casual will forward the payment to IBC for processing of the bill for collection.

#### **FEDVIP**

Premiums will be based on the policy selected on BENEFEDS website. Currently direct billing to the casual will occur.

### **References:**

Healthcare Plan Information: <https://www.opm.gov/>

Dental/Vision Plan Information: <https://www.benefeds.gov/>

Casual Payment Center: <https://www.nifc.gov/programs/casual-payment-center>