

FEHB/FEDVIP FAST FACTS FOR CASUALS

What is the FEHB Program?

The Federal Employees Health Benefits Program (FEHB) provides comprehensive health insurance. Casual employees can choose from fee-for-service (FFS) plans, health maintenance organizations (HMOs), consumer-driven health plans (CDHPs) or high-deductible health plans (HDHPs). For more information on the types of plans under FEHB, reference www.opm.gov/insure/health/planinfo/types.asp.

What is the FEDVIP Program?

The Federal Employee Dental and Vision Insurance Program (FEDVIP) provides comprehensive dental/vision insurance. Casual employees can choose from Self Only, Self Plus One, or Self and Family coverage. For more information on the types of plans under FEDVIP, reference <https://www.benefeds.gov/>.

What are some important things I should know?

- There is no waiting period or pre-existing condition limitations.
- Each plan contracts with doctors, providers, and hospitals (known as a provider network). Your doctor may participate in one or more provider networks.
- You will reduce your out-of-pocket costs by visiting providers and hospitals that contract with your plan. Visit your plan's website to determine which providers participate in the plan's network.

How do I enroll?

Once you have qualified for benefits by having worked 130 hours per month for 90 consecutive days, the CPC will contact the casual directly by email and mail, with a letter notifying them of eligibility and coverage options.

For health care benefits (FEHB) you must complete the Health Benefits Election Form (SF-2809) and submit to the Casual Payment Center for processing.

For dental/vision you will initiate enrollment through the BENEFEDS portal <https://www.benefeds.gov/programs>. Contact the Casual Payment Center (CPC) for details. You will have 60 days from the date of eligibility to enroll.

Do I have to decide right away?

If you elected to receive coverage by indicating "*I elect...*" on the FEHB Conditional Offer form during sign-up each calendar year, and become eligible, the CPC will contact you and provide the Health Benefits Election Form (SF-2809) for FEHB and direct you to BENEFEDS portal website for Dental/Vision benefits to enroll. You will become eligible once you have worked 130 hours per month for 90 consecutive days. If you, the employee, fail to return the SF-2809 for FEHB or enroll for FEDVIP through the portal within 60 days of eligibility, the choice will be recorded as a declination of enrollment.

How long do I have Health Benefits?

For FEHB, initially you will have coverage for 28 days (2 casual pay periods) beginning on the first day of the following pay period after the CPC receives a completed Health Benefits Election Form (SF-2809). If you are still working or have been ordered to a new assignment, you will be responsible for contacting the CPC *before* day 28 to continue health benefits. If you have not contacted the CPC before day 28, your coverage will switch over to your free 31-day extension of coverage. After the 31-day extension of coverage your health benefits will end. If you work at any time after your health benefits have terminated within the calendar year, you can re-enroll by submitting a new Health Benefits Election Form (SF-2809) to the CPC.

For FEDVIP benefits, if you continue to work monthly, your benefits will continue until a.) you the employee directly contacts BENEFEDS and cancels coverage, or b.) you the employee has not worked/been paid in over 30 days (coverage will be terminated by BENEFEDS after no time and attendance (T&A)

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payment confirmation has been verified with CPC). There is no free 31-day extension of coverage under FEDVIP.

How much do I pay for benefits?

FEHB

What you pay is based on the plan and option you choose. Premiums are shared by you and your federal agency during your time of hire. Premiums vary by plan, but generally you pay approximately 30% and your agency pays approximately 70%.

Casuals can discuss health insurance premiums with the Casual Payment Center or find more information at the following website: **FEHB:** www.opm.gov/insure/health/planinfo/types.asp

FEDVIP

Premiums will be based on the policy selected on BENEFEDS website, www.benefeds.com. Currently direct billing to you, the employee will occur.

In cases of insufficient pay or leave without pay for FEDVIP benefits, after two consecutive attempts to obtain premium deductions, BENEFEDS bills the enrollee directly. However, direct premium payments made to BENEFEDS are post-tax and employees lose the benefit of pretax.

Do I have to pay for my coverage with pre-tax dollars?

Your share of the health plan premium will be paid with pre-tax dollars unless you complete a Federal Employees Health Benefits Program (FEHB) Premium Conversion Waiver/Election Form.

What enrollment types are available?

FEHB: The OPM website at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans> will provide more detailed information based on your local coverage options.

FEDVIP: The BENEFEDS portal website at <https://www.benefeds.com/> will provide more detailed information based on your local coverage options.

What happens after my employment ends?

FEHB:

When your 28-days of coverage or employment ends, you have a free 31-day extension of coverage under the plan. During that period, you can contact your health plan company and convert the insurance plan to an individual contract, or you 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. You are then responsible for the full premium amount (government and enrollee share), plus a 2% administrative fee.

FEDVIP:

For FEDVIP benefits, when an employee separates from service, coverage ends when eligibility ends, or a.) you the employee directly contacts BENEFEDS and cancels coverage, or b.) you the employee 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. The free 31-day extension of coverage and Temporary Continuation of Coverage (TCC) is not available for any FEDVIP plans.

Where can I go for more details or additional information?

- Casual Payment Center at: 877-471-2262 or <https://www.nifc.gov/programs/casual-payment-center>
- OPM website at: <https://www.opm.gov/healthcare-insurance/healthcare/>
- BENEFEDS website at: <https://www.benefeds.gov/>