

FEHB 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 are some important things I should know?

- There is no waiting period or pre-existing condition limitations.
- Each plan contracts with doctors 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 doctors 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, you must complete the Health Benefits Election Form (SF-2809). 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, and become eligible, the CPC will contact you and provide the Health Benefits Election Form (SF-2809) to enroll. You will become eligible once you have worked 130 hours per month for 90 consecutive days. If you the employee, fails to return the SF-2809 within 60 days of eligibility, the choice will be recorded as a declination of enrollment.

How long do I have Health Benefits?

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 reenroll by submitting a new Health Benefits Election Form (SF-2809) to the CPC.

How much do I pay?

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 on the OPM website at [Premiums \(opm.gov\)](https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans).

How do I pay for coverage?

Your share of the health plan premium will be deducted from your casual payment. When there is no payment in process, you will receive a bill for collection and a debt will be set up in the payroll system. You will be required to make payment for your portion of the premium.

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?

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.

What happens after my employment ends?

When your 28 days of coverage or employment ends, you have a 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.

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/>