NOTIFICATION TO HIANG/HIARNG TEMPORARY TECHNICIANS REGARDING ELIGIBILITY FOR FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

(15 December 2014)

- 1. To further the goal of providing affordable health insurance to Federal employees, the Office of Personnel Management (OPM) issued a final ruling effective 17 November 2014 expanding the eligibility criteria for coverage under the FEHB program to include certain temporary, seasonal, and intermittent employees, who are identified as "full-time" to be eligible for health benefits coverage with the same government contribution towards the premium cost as full-time permanent employees. The government pays approximately 2/3% of the premium cost and the employee pays approximately 1/3% of the premium cost.
- 2. Under this expanded provision of the FEHB program, a full-time employee is defined as an employee, who is employed on average 130 hours in a calendar month. Therefore, temporary employees, who are expected to work 130 hours or more per month for at least 90 consecutive days in a continuous appointment are eligible to enroll in the FEHB program within 60 days of becoming eligible.
- a. Temporary technicians currently enrolled in the FEHB and paying 100% of the premium cost (based on the previous provisions) as of the passage of this ruling, have until 12 February 2015 (60 days from date of this notice), to request a change to the health plan currently enrolled in. Please contact the HRO Services Section for a "hard-copy" Standard Form 2809 (Health Benefits Election Form) to complete, and we will coordinate the processing with the Army Benefits Center-Civilian (ABC-C). If you do not wish to change the plan you are currently enrolled in, you still must reenroll by completing a "hard-copy" SF 2809 in order to receive the government portion of the premium. Action is NOT retroactive. It will be effective the first day of the pay period following the pay period in which HRO receives your request.
- b. Temporary technicians currently on board and serving on an appointment of 90 consecutive days or more, have until <u>12 February 2015 (60 days from date of this notice)</u>, to enroll in the FEHB program. You must make your election in the Employee Benefits Information System (EBIS) on the ABC-C web site at: https://www.ebis.army.mil. You can also contact an ABC-C counselor at 1-877-276-9287 (Option #3) for assistance. Once you have enrolled in EBIS, it will generate a SF 2809 for your records.
- c. Newly hired temporary employees with an initial appointment of 90 consecutive days or more, have <u>60 days from the effective date of their appointment to enroll in the FEHB program</u>. Once your appointment action has been processed, you must make your election in EBIS or contact an ABC-C counselor at 1-877-276-9287 (Option #3) for assistance. Once you have enrolled in EBIS, it will generate a SF 2809 for your records.
- d. Temporary technicians, whose initial appointment was made for less than 90 consecutive days, are currently ineligible to enroll in the FEHB. If your temporary appointment is extended without a break in service past 90 consecutive days, you become eligible to enroll on that 90th day and will have 60 days to enroll in the program. HRO will notify you of your eligibility and you will enroll through EBIS.
- e. Enrollments become effective the first day of the pay period following the pay period in which the election form is processed in EBIS, and one that follows a pay period in which you are in a pay and duty status. If you do not enroll during the 60-day eligibility period, you will be deemed to have waived coverage and will not be eligible to enroll in the FEHB until the next open season, unless you experience a Qualifying Life Event (QLE) which allows for enrollment. Be advised, that while coverage begins on the effective date, it may take up to several weeks for the health carrier to process the enrollment and issue the membership cards. You may have to pay out of pocket for health care costs and submit a claim for reimbursement once you are active in the health carrier's system.

- f. Once enrolled in the FEHB, the coverage will not be revoked regardless of the actual work schedule or employer expectations in subsequent years. However, if you separate, coverage will terminate. Upon any rehire, the eligibility for FEHB would once again need to be determined.
- g. Please be advised that bi-weekly premiums are deducted from your pay on a pre-tax basis, which is known as Premium Conversion (PC). Participation in PC limits your opportunity to cancel or change to a self-only plan until there is an open season or you have a QLE. You have 60 days from the effective date of your temporary appointment in which to waive your participation in this program by completing the attached PC waiver form and forwarding to the HRO Services Section to process.
- 3. Health plan brochures are currently available online at www.opm.gov/FEHBbrochures. If assistance is needed or you have questions regarding the plans available to you, please contact the Human Resources Office (HRO) Services Section at (808) 672-1006, Option 3.
- 4. <u>IMPORTANT</u>: While this is a great extension of benefits for our temporary employees, you are reminded that, upon <u>eligibility</u> for the FEHB, whether or not you elect to enroll, you are <u>ineligible</u> for TRICARE Reserve Select (TRS). If you are enrolled in TRS, you must contact TRICARE West Region's Contractor, <u>UnitedHealthcare Military & Veterans</u> Customer Service at 1-877-988-9378 and notify them of your FEHB eligibility and cancel your TRS coverage immediately. If you fail to end your TRS coverage as required, TRICARE will terminate your coverage retroactive to when you became eligible for FEHB and you will be responsible for any health care costs after the effective date of termination. You could also face a fine and/or a charge of fraud.
- 5. This expansion of the FEHB also changed the eligibility for other federal benefits as well. Temporary employees will be eligible for Flexible Spending Accounts (FSA) and Long-Term Care Insurance (FLTCIP). However, they are NOT eligible to enroll in the Federal Employees Dental and Vision Program (FEDVIP) and the Federal Employees Group Life Insurance (FEGLI) program.
- 6. The attached documents are provided for your information:
- a. DOD Employee Handout Federal Employees Health Benefits Plan (FEHB) Eligibility Expansion to Certain Employees on Temporary Appointments and Employees on Seasonal and Intermittent Schedules.
- b. OPM Federal Benefits FastFacts for Certain Full-Time Temporary Employees and Certain Full-Time Employees on Intermittent and Seasonal Work Schedules.
- 7. If you have any questions regarding the above information, please contact the HRO Services Section at (808) 672-1006 (Option 3).
- 8. Please sign and date below to acknowledge receipt of this information. A signed copy of this document will be filed in your Electronic Official Personnel Folder (eOPF).

(PRINT NAME)	(DATE)
(SIGNATURE)	