

Frequently Asked Questions

Below is a list of frequently asked questions. Select the "show answer" link in order to view the answer to each question. Or use the expand/collapse links below to open and close all at once.

expand all | collapse all

1. How do I increase the font and/or page size for this website?

show answer | hide

If you are having trouble reading this page, select this link for instructions on how to increase the size of this page and the text.

2. What is a Medicare Advantage health plan?

show answer | hide

Medicare Advantage health plans are Health Maintenance Organizations or Fee-for-Service plans approved by the Centers for Medicare and Medicaid Services (CMS). Contact Medicare on 1-800-633-4227 to find out if you qualify for a Medicare Advantage health plan.

3. What do I need in order to suspend my FEHB enrollment because I am enrolled in a Medicare Advantage health plan?

show answer | hide

You must request and complete a Health Benefits Cancellation/Suspension form, RI 79-9. You must provide documentation of your enrollment in a Medicare Advantage health plan. An example of a Medicare Advantage health plan is "Secure Horizons" or "Kaiser Permanente Senior Advantage." A copy of your Medicare card alone will not allow you to suspend your FEHB enrollment.

4. What is the effective date of my Open Season change?

show answer | hide

January 1, 2017 Premium changes will be reflected in your February 1, 2017 annuity payment.

5. Do I continue to use my old plan until I get my new ID card(s)?

show answer | hide

No, after January 1st, your old plan will no longer pay benefits. You must use the new plan even if you have not yet received your ID card(s). Contact your plan directly if you have any problems receiving benefits.

6. Are there other sources on the Internet to get information about the FEHB Program?

show answer | hide

You can visit our Web site at www.opm.gov/insure for additional information on the FEHB Program as well as to review individual plan brochures.

You can view the complete text of our pamphlet FEHB Information for Retirees and Survivor Annuity at

<http://www.opm.gov/retirement-services/publications-forms/pamphlets/ri79-2.pdf>.

7. I have some general questions about retirement or I want to request a change in my retirement account. Who do I contact?
show answer | hide

You can call our toll-free number on 1-888-767-6738. You can also access our retirement web page and Services Online at <http://www.opm.gov/retire>.

8. The plan I am selecting has a high, standard, or basic option, or is a Consumer Driven Health Plan (CDHP) or High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA). Are there separate brochures for these options?
show answer | hide

No, all the benefit information for High, Standard, Basic, Consumer Driven Option, High Deductible Health Plan or Health Savings Account is included in one brochure.

9. Why do health benefits premiums increase almost each year?
show answer | hide

Many things contribute to premium changes. In general, FEHB rates reflect changes in the health care marketplace and costs continue to increase. Prescription drugs are more expensive. New medical technology is good, but expensive. Our population is older; the older we are the more we spend on healthcare. OPM negotiates at length for the smallest premium increase feasible without reducing benefits significantly or asking enrollees to pay substantially more money out of their pockets each time they need health care. Each year's increase reflects the overall trend within the health care industry that affects all purchasers of health insurance.

affects

10. During Open Season, I changed to an HMO. They told me that I don't reside within the servicing area. Can I change my enrollment?
show answer | hide

Yes, if Open Season has not ended you may select another plan in which you are eligible to enroll. If Open Season has ended, you may request a change to a managed fee-for-service or to an HMO plan that services your area by calling our toll-free number on 1-888-767-6738. The effective date of the enrollment change will be January 1, of the current year even if you make the request after Open Season ends.

11. I cannot afford the premium cost of my newly selected plan nor can I afford the co-payments for office visits or medication. Can I change plans after Open Season?
show answer | hide

It is vital that you review the information in the Open Season Guide and plan's brochure prior to making your selection because once Open Season ends, you may not be able to change to another plan or you may incur an interruption in your benefit coverage. You may be eligible to pay your premiums through direct billing if your annuity is not enough to deduct the current insurance premiums. However, you will owe the difference in premium if the change to a cheaper plan is made after Open Season.

12. If I enroll in family coverage, who are my eligible family members?
show answer | hide

You are allowed to cover your current spouse, children under age 26 (including adopted children, stepchildren, foster children, or recognized natural children), and any disabled children over age 26 incapable of self-support whose disability occurred prior to age 26.

13. Both my spouse and I each receive either a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS); or, I am a Federal retiree and my spouse is Federally employed; and we are interested in changing from a family enrollment to two self only health benefit plans. Can this be done and can we use Open Season Online or Open Season Express to do this?

show answer | hide

It can be done at any time during the year by calling the Retirement Information Office (RIO) on 1-888-767-6738 or during Open Season by calling the Open Season Online on 1-800-332-9798. Provide the Customer Service Specialist with both claim numbers, social security numbers and the plans in which you each want to enroll. OPM will first need to determine the eligibility of the spouse not currently carrying the enrollment. To be eligible for enrollment in one's own right, one must have retired on an immediate annuity (an annuity which begins within 30 days of separation from service) and have been covered by an FEHB enrollment (their own or their spouse's) for the 5 years immediately preceding retirement. Deferred annuitants (those whose annuities begin on the 62nd birthday) are **NOT ELIGIBLE** for coverage in their own right and would, therefore, have to stay on the family enrollment of the enrolled spouse. Once we determine eligibility we will change the currently enrolled spouse to self only and begin a self only enrollment for the other.

14. I suspended my FEHB Program enrollment and wish to re-enroll. Can a plan refuse my enrollment and is there a pre-existing condition limitation or a waiting period that applies to my receiving service when I re-enroll?

show answer | hide

Unless you select an HMO and do not live or work in the service area, a participating FEHB health carrier cannot refuse to enroll you. Under the FEHB Program, there are no pre-existing condition limitations and there are no waiting periods. You can use your benefits as soon as your coverage becomes available.

15. What do I need to do in order to suspend my FEHB enrollment because I have TRICARE, TRICARE For Life, Peace Corps, or CHAMPVA??

show answer | hide

You must request and complete a Health Benefits Cancellation/Suspension Confirmation form, RI 79-9. If you are a TRICARE/TRICARE For Life enrollee, you must provide a copy of your Uniformed Services Identification (ID) card and, if over age 65, a copy of your Medicare card showing Parts A and B along with the completed Health Benefits Cancellation/Suspension Confirmation form. If you are a CHAMPVA enrollee, you must provide a copy of your CHAMPVA Authorization card (A-card) along with the completed Health Benefits Cancellation/Suspension form. To suspend your FEHB Coverage for the Peace Corps, you must provide us with evidence of your eligibility.

If you are on the rolls of the Office of Workers Compensation (OWCP), you must contact your OWCP office in order to request this suspension.

If you pay your FEHB premiums by direct payment, you must contact the National Finance Center concerning the suspension of your enrollment. The toll-free number is 1-800-242-9630

For further information concerning TRICARE/TRICARE For Life, call toll-free 1-888-363-5433 or access the Web site at www.tricare.osd.mil.

For further information concerning CHAMPVA, call 1-800-733-8387 or access the Web site at www.va.gov/hac.

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FEHB Open Season Online

Welcome **LONNIE P HENDERSON**

Annuitant's Transaction History

Name: LONNIE P HENDERSON

Claim Number: A07544330


Current Plan Code: 105

Previous Plan Code:

Current Address:

5280 HWY 70 WEST

MOREHEAD CITY NC 28557

| Transaction Date  | Transaction Description | Details |
|--|---|-------------------------|
| 8/9/2017 10:12:35 AM | Enrollment Change Request | Details |
| 8/9/2017 10:01:27 AM | Open Season Health Benefits Guide Request IA | |
| 8/9/2017 10:00:00 AM | Health Benefits Election Form | |
| 8/9/2017 9:59:25 AM | Request information on Direct Pay | |
| 8/9/2017 9:58:41 AM | Request information on cancel/suspend of coverage | |
| 8/9/2017 9:57:51 AM | Brochure Request | Details |
| 8/9/2017 9:20:26 AM | Email Address Change | |

FEHB Open Season Online

Welcome **LONNIE P HENDERSON**

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Your opinion is important to us. Please take the time to answer the questions below so that we know if we are meeting your needs. The information you provide is confidential and will be used only to evaluate this web site and the open season materials we send to you each year.

You can email us at retire@opm.gov or call us toll-free at 1-888-767-6738.

Were the instructions for using Open Season Online easy to understand?

- Easy
- Somewhat Difficult
- Confusing
- No Comment

How easy was it to navigate through Open Season Online?

- Easy
- Somewhat Difficult
- Confusing
- No Comment

Are the materials we send you during the open season easy to understand?

- Easy
- Somewhat Difficult
- Confusing
- No Comment

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capitalize
 (since all other questions are in past-tense, and the person will have had to have read the materials already - this question should read:
 'Were the materials sent to you during open season easy to understand?')

Did you access <http://www.opm.gov/healthcare-insurance/healthcare/plan-information> to view plan brochures online or use the Consumer Comparison tools?

- No
- Yes, Plan Brochures
- Yes, Consumer Comparison tools
- Both

Are you interested in receiving email notifications regarding OPM Open Season, such as address change confirmation and enrollment confirmation letters, in lieu of mail?

- Yes
- No
- No Comment

Have you used our web chat feature, Open Season Live Help, ~~that~~ ^{which} allows you to speak with an OPM representative live?

- Yes, I found it helpful
- Yes, but it was not helpful
- No, I did not use Open Season Live Help

Do you have any comments or suggestions for improving Open Season Online? Please do not use this section to make an enrollment change or to request additional open season information. We cannot respond to any requests made here.

This collection of information has been approved by OMB. Select this link to view the Privacy Act and Public Burden Statement.