

FEHB FAQs

Federal Employees Health Benefit (FEHB) FAQs

WHEN IS OPEN SEASON FOR FEHB AND HOW DO I ENROLL?

Open Season for FEHB runs from November 9 - December 14, 2015. FEHB Open Season elections should be made on My EPP. To access My EPP, go to <https://HRAccess.tsa.dhs.gov> and click on the MY EPP button, or you can go to <https://www.nfc.usda.gov/epps/>. You also have the option of submitting an SF 2809, Employee Health Benefits Election form, to the HRAccess Shared Service Center. You may submit your [SF 2809, Health Benefits Election Form](#), by fax, email, or mail to:

Fax: 1-877-872-7993
Email: Helpdesk@mailserver-hraccess.tsa.dhs.gov
Mail: TSA HRAccess Shared Service Center
2650 Park Tower Drive, Suite 200
Vienna, VA 22180-7300

Important: HRAccess must receive the SF 2809 by December 14 (end of the Open Season period and last day to make elections).

HOW DO I MAKE AN FEHB OPEN SEASON ELECTION USING MY EPP?

To enroll via My EPP:

1. Go to <https://HRAccess.tsa.dhs.gov> and click on the My EPP button, or you can go to <https://www.nfc.usda.gov/epps/>.
2. Click on "I Agree."
3. Enter your EPP User ID and Password.
4. Click on "Health Insurance."
5. Click on the "Self Service" tab.
6. Select the type of change you wish to make. Your options will be:
 - Enroll
 - Change plan
 - Change to Self Only, Self Plus One, or Self and Family
 - Cancel enrollment
 - Change pre-tax status (premium conversion)
7. Enter desired change and follow prompts as directed.
8. Click on "Submit" to finalize your request.

Important: If you need to change your election, follow steps 1-5 as listed above, then click on "Change this Request."

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I FORGOT MY EPP USER ID AND/OR PASSWORD.

To obtain your EPP User ID or Password:

1. Go to <https://HRAccess.tsa.dhs.gov> and click on the My EPP button, or you can go to <https://www.nfc.usda.gov/epps/>
2. Click on "I Agree."
3. Click on "Forgot Your User ID?" or "Forgot Your Password?"
4. Follow the prompts as directed.

Important: In many cases your User ID and/or Password will be immediately emailed to you. However, in certain instances NFC will need to send this information to your home address on file. Please allow 7 to 10 business days to receive this information through the mail.

I HAVE NEVER USED MY EPP. HOW DO I SIGN UP?

To sign up for My EPP:

1. Go to <https://HRAccess.tsa.dhs.gov> and click on the My EPP button, or you can go to <https://www.nfc.usda.gov/epps/>.
2. Click on "I Agree."
3. Click on "Not Registered User? Signup Now."
4. Select "Department of Homeland Security," then click on "Continue."
5. Enter your Social Security number (SSN), then click on "Sign Up."
6. Follow the prompts as directed.

WHEN IS THE DEADLINE TO ENROLL IN FEHB DURING OPEN SEASON?

The deadline to enroll is December 14, 2015. If enrolling through EPP, your election must be submitted by 12:00 midnight, Eastern Standard Time (EST). If you are submitting an SF 2809, it must be submitted to the HRAccess Shared Service Center by close of business December 14 (5:00 p.m. EST). You may submit your SF 2809 by fax, email, or regular mail to:

Fax: 1-877-872-7993
Email: Helpdesk@mailserver-hraccess.tsa.dhs.gov
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I AM ALREADY ENROLLED IN FEHB. CAN I CONTINUE WITH MY EXISTING PLAN IN 2016?

You may continue your existing plan, but please be aware that a number of FEHB carriers are making significant changes to their plans for 2016, including plan terminations and service area reductions. To view these changes, go to <http://www.opm.gov/insure/health/reference/hr.asp> and read the most current Benefits Administration Letter, Number 15-404. If your current plan is scheduled to terminate or discontinue coverage in your area, you will need to enroll in a new health insurance plan during Open Season. Failure to enroll during Open Season will leave you without FEHB coverage for 2016.

You may also want to read your plan's 2016 brochure to review any changes in benefits and premiums. Plan brochures are available at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/>.

IF I ENROLL OR CHANGE MY FEHB ELECTION DURING OPEN SEASON, WHEN WILL MY ELECTION BECOME EFFECTIVE?

The effective date of FEHB Open Season elections is January 10, 2016.

IF I ENROLL OR CHANGE MY FEHB ELECTION DURING OPEN SEASON, WHEN WILL DEDUCTIONS BEGIN?

Employees will see deductions for FEHB Open Season elections beginning with the Statement of Earnings and Leave (SEL) dated February 4, 2016.

IF I ENROLL OR CHANGE MY FEHB ELECTION DURING OPEN SEASON, WHEN WILL I RECEIVE MY NEW ID CARD?

Allow 6-8 weeks after the effective date of enrollment (January 10, 2016) to receive your new ID card.

IF I CANCEL MY FEHB ENROLLMENT DURING OPEN SEASON, WHEN WILL MY COVERAGE BE TERMINATED?

Your last day of coverage will be January 9, 2016.

HOW MUCH ARE FEHB PREMIUMS FOR 2015?

FEHB premiums vary depending on plan, carrier, and coverage. For FEHB premiums go to www.opm.gov/insure/health/rates/index.asp.

WHAT FEHB PLANS ARE AVAILABLE IN MY AREA?

To view the plans available in your area, go to www.opm.gov/insure/health/rates/index.asp.

WHAT IS FEHB PREMIUM CONVERSION?

Premium conversion allows you to pay for your FEHB premiums on a pretax basis. This means that your FEHB premiums are deducted from your pay prior to taxes being withheld. Participation in premium conversion is automatic when you enroll in the FEHB program. During Open Season you may choose to waive participation in premium conversion, or if you had previously waived participation, you may enroll.

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IF I ENROLL IN FEHB DURING OPEN SEASON, CAN I CANCEL MY ENROLLMENT AT ANYTIME?

You can only cancel at any time if you have waived enrollment in premium conversion. Otherwise, you may only cancel enrollment during Open Season or if you have a Qualifying Life Event (QLE). For information about QLEs, go to <http://www.opm.gov/insure/health/planinfo/qle.asp>.

WHAT TYPE OF COVERAGE OPTIONS DOES FEHB OFFER?

The coverage options offered by FEHB are:

- Self Only
- Self and Family
- Self Plus One

WHAT TYPE OF COVERAGE DOES FEHB OFFER FOR CHILDREN?

Children	Effect of ACA
Under age 26	Children are covered under their parent's Self and Family enrollment up to age 26.
Married children	Married children (but NOT their spouse or their own children) are covered up to age 26.
Children with or eligible for employer-provided health insurance	Children who are eligible for or have their own employer-provided health insurance are eligible for coverage up to age 26.
Stepchildren	Stepchildren do not need to live with the enrollee in a parent-child relationship to be eligible for coverage up to age 26.
Children incapable of self-support	Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact the HRAccess Shared Service Center for additional information.
Foster children	Foster children are eligible for coverage up to age 26. Contract the HRAccess Shared Service Center for additional information.

Children **do not** have to live with their parent, be financially dependent upon their parent, or be students to be covered up to age 26. There is also no requirement that the child have prior or current insurance coverage. FEHB plans will send notice to all their enrollees of the coverage eligibility changes as a part of that plan's Open Season communications.

In cases where children have employer-provided health insurance and are covered under their parent's Self and Family enrollment, the children's employer-provided health insurance will be the primary payer. FEHB will be the secondary payer.