

## SELF PLUS ONE

### Overview of New Option

For the 2016 coverage year, a new Federal Employees Health Benefits (FEHB) Program coverage option is available to employees. Employees who now have a Self and Family plan, but who only have one eligible family member to cover, can now elect Self Plus One coverage. In the past, employees only had two coverage options: Self Only or Self and Family.

If you think you may want to change, you need to check to see if the premiums are lower for Self Plus One coverage and be sure to switch during Open Season (November 9-December 14, 2015). Premium rates for the Federal Employees Health Benefits (FEHB) Self Plus One and other FEHB health plans are available on the Office of Personnel Management website at: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>. Eligibility for a Self Plus One enrollment is the same for a Self and Family enrollment.

Please note that [SF-2809, Health Benefits Election Form](#), has not yet been amended to include the Self Plus One option.

### Frequently Asked Questions

#### WHAT IS SELF PLUS ONE?

Self Plus One is a new enrollment type in the Federal Employees Health Benefits (FEHB) Program that allows you to cover yourself and one eligible family member you designate to be covered. Starting in 2016, all FEHB plans (your health insurance plans) will offer a Self Only, a Self Plus One, and a Self and Family enrollment type. Employees and annuitants will be able to select a Self Plus One enrollment beginning in the 2015 Open Season.

#### WHO IS AN ELIGIBLE FAMILY MEMBER UNDER SELF PLUS ONE?

An eligible family member can include either a spouse OR an eligible child under age 26. A child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member. More detailed information on eligible family members may be found in the FEHB Handbook at <https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members/>.

#### WHEN IS THE FIRST OPPORTUNITY TO CHANGE MY ENROLLMENT TO SELF PLUS ONE?

You will be able to select a Self Plus One enrollment beginning in the 2015 Open Season. After Open Season, you will have an opportunity to change your enrollment upon experiencing a Qualifying Life Event (QLE).

#### HOW IS SELF PLUS ONE DIFFERENT FROM SELF ONLY OR SELF AND FAMILY?

A Self Only enrollment covers only the enrollee. A Self and Family enrollment covers the enrollee and all eligible family members. The new Self Plus One enrollment type covers the enrollee and one eligible family member you designate to be covered member.

#### WILL A SELF PLUS ONE ENROLLMENT COST LESS THAN TWO SELF ONLY ENROLLMENTS OR A SELF AND FAMILY ENROLLMENT?

It will be very important during this year's Open Season to look at the rates for the plan you are in and for other plans as well. It may be possible to save money by enrolling in a Self Plus One enrollment, but you should review your health benefit needs and the available FEHB plans to determine which plan is best suited to meet your needs.

## **SELF PLUS ONE**

### **IF I CHOOSE SELF PLUS ONE NOW, WILL I BE ABLE TO MAKE CHANGES TO MY PLAN LATER?**

Yes. You can make changes if you experience a QLE. In addition, you can make changes if you experience a Qualifying Life Event. For example, if you are currently married and chose a Self Plus One enrollment, in the event you divorce, you can make a change to Self Only. Alternatively, you can change to Self and Family if you have an eligible child. Other QLEs allow you to make changes as well. You can see a list of all your QLE opportunities on the SF-2809.

### **WILL DOMESTIC PARTNERS/NON-MARRIED PARTNERS BE ELIGIBLE FOR COVERAGE UNDER A SELF PLUS ONE ENROLLMENT?**

No. Only legally married spouses are considered eligible family members under any FEHB enrollment, including Self Plus One. This has not changed with the addition of the new Self Plus One enrollment type.

### **I AM CURRENTLY ENROLLED IN SELF AND FAMILY WITH ONLY ONE COVERED ELIGIBLE FAMILY MEMBER. WILL MY EMPLOYING (OR RETIREMENT) OFFICE AUTOMATICALLY CHANGE MY ENROLLMENT TO SELF PLUS ONE FOR PLAN YEAR 2016?**

No. In order to decrease your enrollment to Self Plus One you will need to make an enrollment change during Open Season or in conjunction with experiencing a QLE. Your employing (or retirement) office will not change your enrollment unless you request it.

### **IF THE DESIGNATED COVERED FAMILY MEMBER WAS A SURVIVING CHILD ELIGIBLE FOR, BUT NOT RECEIVING A FERS SURVIVOR ANNUITY DUE TO SOCIAL SECURITY ADMINISTRATION BENEFITS, CAN THAT SURVIVING CHILD BE COVERED UNDER FEHB AS THE ENROLLEE?**

Yes. The survivor will need to establish a direct payment to OPM.

### **IF THE DESIGNATED COVERED FAMILY MEMBER WAS THE SPOUSE OF THE DECEASED ENROLLEE, MAY THE SPOUSE CONTINUE COVERAGE AS A SURVIVOR ANNUITANT?**

Yes, as long as the spouse of the deceased is an eligible survivor annuitant.

### **IF THE DESIGNATED COVERED FAMILY MEMBER WAS A CHILD OF THE DECEASED ENROLLEE, CAN THE CHILD CONTINUE FEHB COVERAGE AS A SURVIVOR ANNUITANT?**

Yes, as long as the child of the deceased is eligible for a survivor annuity.

### **IF THE DESIGNATED FAMILY MEMBER UNDER A SELF PLUS ONE ENROLLMENT IS NOT ELIGIBLE FOR A SURVIVOR ANNUITY IN HIS/HER OWN RIGHT, CAN HE/SHE CONTINUE THE FEHB ENROLLMENT?**

No. The designated family member of a deceased employee/annuitant must be eligible as a survivor annuitant in order to continue FEHB enrollment.

### **IF THE DESIGNATED COVERED FAMILY MEMBER IN A SELF PLUS ONE ENROLLMENT WAS A CHILD OF THE DECEASED ENROLLEE, CAN THE CHILD CONTINUE COVERAGE UNTIL HE OR SHE REACHES AGE 26 AND AFTER THE SURVIVOR ANNUITY ENDS?**

No. The child of a deceased enrollee is eligible for coverage as long as he/she is eligible for a survivor annuity, e.g., until age 18, or, if enrolled in school full time, until age 22.