

Self Plus One

FEHB FAQs

WHAT IS SELF PLUS ONE?

Self Plus One is an enrollment type in the Federal Employees Health Benefits (FEHB) Program that allows you to cover yourself and one eligible family member. It was new to FEHB enrollees for the 2016 benefits coverage year. All FEHB plans offer three enrollment types: Self Only, Self Plus One, and Self and Family.

WHO IS AN ELIGIBLE FAMILY MEMBER?

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 the link provided [here](#).

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

It will be very important 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 benefits needs and the available FEHB plans to determine which plan is best suited to meet your needs.

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

You can make changes if you experience a Qualifying Life Event (QLE). For example, if you are currently married and have a Self Plus One enrollment, in the event you divorce, you can change to Self Only. Alternatively, you can change to Self and Family if you have an eligible child. You can review a list of QLEs on the Standard Form (SF)-2809 linked [here](#).

ARE DOMESTIC PARTNERS/NON-MARRIED PARTNERS ELIGIBLE FOR COVERAGE?

No. Only legally married spouses, including valid common law marriages, are considered eligible family members under any FEHB enrollment, including Self Plus One.