

Federal Employees Health Benefits

FEHB FAQs

WHEN IS OPEN SEASON?

Open Season for FEHB runs from November 14 - December 12, 2016.

HOW DO I ENROLL?

FEHB Open Season elections should be made via MyEPP if possible. You may also submit a Standard Form (SF) 2809, *Employee Health Benefits Election*, to the OHCAccess Shared Service Center. Submit your SF-2809 by fax, email, or mail to:

Fax: 1-877-872-7993

Email: Helpdesk@mailserver-hraccess.tsa.dhs.gov (address hyperlinked)

Mail: OHCAccess Shared Service Center
2650 Park Tower Drive
Suite 200
Vienna, VA 22180-7300

Important: To protect your personal information, please encrypt your emailed forms. The password should be sent in a separate email.

CAN I CANCEL MY ENROLLMENT AT ANY TIME?

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). Learn more

about QLEs by clicking the Office of Personnel Management (OPM) link [here](#).

NOTE: Individuals who can afford health insurance but choose not to buy it are subject to a Federal tax per the Patient Protection and Affordable Care Act (PPACA). You may obtain insurance coverage outside of FEHB or request to qualify for an exemption.

HOW DO I MAKE AN ELECTION USING MYEPP?

To make an election via MyEPP:

1. Go to the OHCAccess webpage [here](#) and click on MyEPP, or go directly to the National Finance Center's (NFC) Employee Personal Page (EPP) [here](#).
2. Click on "I Agree."
3. Enter your MyEPP User ID and Password.
4. Click on "Health Insurance."
5. Click on the "Self-Service" button in the upper right.
6. Select the type of change you wish to make. Your options will be:
 - Change Plan
 - Change from Self-Only to Family
 - Change from Self-Only to Self Plus One
 - Cancel Enrollment
 - Change Premium Conversion Status
7. Enter your desired changes and follow the prompts as directed.
8. Click on "Submit" to finalize your request.

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WHAT SHOULD I DO IF I FORGOT MY USER ID AND/OR PASSWORD FOR MYEPP?

To obtain your MyEPP user ID or password:

1. Go to the OHCAccess webpage [here](#) and click on MyEPP, or go directly to the NFC's EPP [here](#).
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 emailed to you. However, in certain instances the National Finance Center (NFC) will need to mail this information. Allow 7 to 10 business days to receive this information through the mail.

I HAVE NEVER USED MYEPP. HOW DO I SIGN UP?

To sign up for MyEPP:

1. Go to the OHCAccess webpage link [here](#) and click on MyEPP, or go to the NFC's EPP link [here](#).
2. Click on "I Agree."
3. Click on "New User Sign Up."
5. Enter your Social Security number (SSN) and Date of Birth, then click on "Continue."
6. Follow the prompts as directed.

WHAT COVERAGE OPTIONS CAN I CHOOSE FROM?

FEHB offers Self Only, Self Plus One, and Self and Family coverage options.

WHEN WILL MY ELECTION BECOME EFFECTIVE?

The effective date of FEHB Open Season elections is January 8, 2017. First time enrollees must meet the pay and duty status requirement for elections to become effective.

WHEN WILL I SEE DEDUCTIONS BEGIN?

Employees will see deductions for FEHB Open Season elections beginning with the Statement of Earnings and Leave (SEL) dated February 2, 2017.

WHEN IS MY LAST DAY OF 2016 COVERAGE?

Your last day of 2016 coverage will be January 7, 2017. If you elect to cancel your health insurance coverage, this is also the last day you will be covered.

WHEN IS THE DEADLINE TO MAKE ELECTIONS?

The deadline to enroll or change your coverage is December 12, 2016. If enrolling

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through MyEPP, your election must be submitted by 12:00 midnight, Eastern Standard Time (EST). If you are submitting a Standard Form (SF)-2809, *Health Benefits Election Form*, linked [here](#), it must be submitted to the OHCAccess Shared Service Center by close of business (5:00 p.m. EST) on December 12. You may submit your SF-2809 by fax, email, or regular mail by following the instructions in “How Do I Enroll?”

WHEN WILL I RECEIVE MY NEW ID CARD?

Allow 6-8 weeks after January 8, 2017, to receive your new ID card.

I AM ALREADY ENROLLED. CAN I CONTINUE WITH MY EXISTING PLAN IN 2017?

You may continue your existing plan, but be aware that some plans may have changed for 2017. To view the FEHB plans for 2017, go to the OHCAccess link [here](#) and read Benefits Administration Letter (BAL) 16-404.

If your current plan is scheduled to leave the FEHB program or reduce its service area and terminate its enrollment codes, you will need to enroll in a new health insurance plan during Open Season.

Failure to make necessary changes during Open Season will result in your automatic

enrollment in the Standard Option of the GEHA Benefit Plan, which is the lowest-cost nationwide plan option for 2017, as determined by OPM.

You may also want to read your plan’s 2017 brochure by following the OPM link [here](#).

HOW MUCH ARE FEHB PREMIUMS FOR 2017?

Premiums vary and often increase from year to year. Compare premiums by clicking the OPM link [here](#). Changes are not permitted outside of Open Season, so it is important to be aware of and accurately anticipate your 2017 premiums.

WHAT FEHB PLANS ARE AVAILABLE IN MY AREA?

View the plans in your area by clicking the OPM link [here](#).

WHAT IS FEHB PREMIUM CONVERSION?

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

WHAT ARE MY OPTIONS FOR COVERING CHILDREN?

Children	Effect of the Affordable Care Act (ACA)
Under age 26	Children are covered under their parent's Self and Family or Self Plus One 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 OHCAccess Shared Service Center for additional information, as this option requires approval.
Foster children	Foster children are eligible for coverage up to age 26. Contact the OHCAccess Shared Service Center for additional information, as this option requires supporting documentation.

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 plan administrators will send a notice to their enrollees to specify coverage eligibility changes as 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.