

Changing your plan outside of Open Season



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Over the past few months, we have received a lot of questions regarding eligibility outside of the Open Season dates. In addition, some letter carriers experience problems with their health insurance coverage enrollment and contact the Plan for assistance. Both situations can be confusing, so I thought I would touch on them for this month's article.

Common requests are for the Plan to correct a lapse in coverage, determine a policy effective date or implement a cancellation to coverage. Unfortunately, the Plan does not determine who is eligible for coverage and cannot change your status without information from your employing or retirement office. Once the correct

agency has updated the enrollment, the Plan will receive a corrected form and process the changes.

Qualifying life events

Outside of Open Season, you can enroll in the Federal Employees Health Benefits (FEHB) Program, change your enrollment, change to Self Only or cancel coverage in connection with certain events called qualifying life events (QLEs). What is a QLE? A QLE is a term defined by OPM to describe events deemed acceptable by the IRS that may allow premium conversion participants to change their premium conversion outside of Open Season, including marriage, divorce or the birth of a child.

For the sake of time and space, I am unable to cover the complete list of QLEs; however, I would like to highlight some of the most common scenarios we see. For a complete list, you can go to opm.gov/healthcare-insurance/life-events.

1. Change in family status that results in a increase or decrease in the number of eligible family members, including:
 - Marriage, divorce or annulment.
 - Birth, adoption or acquiring foster child or stepchildren.
 - Death of spouse or dependent.
2. Employee or eligible family loses coverage under FEHB or another group insurance, including the following:
 - Loss of coverage under another FEHB enrollment due to termination, cancellation or change to Self Only of the covering enrollment.
 - Loss of coverage due to termination of membership in employee organization sponsoring FEHB plan.
 - Loss of coverage under another federally sponsored health benefits program, including TRICARE, Medicare and Indian Health Service.

- Loss of coverage under a non-federal health plan, including foreign, state or local government or private sector.

3. Enrolled employee or eligible family member gains coverage under FEHB or another group insurance plan, to include the following:
 - Medicare (employees who become eligible for Medicare and want to change plans or options).
 - Health insurance acquired due to spouse's or dependents' change in employment status (includes state, local or foreign government, or private-sector employment).

Other circumstances to keep in mind

If you are recently divorced, you must let the Plan know the date the divorce decree is final, so that your ex-spouse can be removed from your enrollment. This is the case even when the court has ordered you to provide health coverage or the court order stipulates otherwise. Fraud or misrepresentation of material fact is strictly prohibited, and it is your responsibility to know and keep the Plan informed when you or a family member are no longer eligible for FEHB health coverage.

If you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your federal service. However, if you are a federal annuitant and decide to cancel your coverage, you cannot re-enroll in the FEHB Program.

City carrier assistant conversions to career

All employees will have an opportunity to enroll in an FEHB plan for 60 days after conversion to career status.

If you were enrolled in the USPS Non-Career Employees Benefits Plan and converted to a career position, your enrollment is terminated either the last day of the month that is 28 days after you are converted, or if you have chosen to enroll in a FEHB plan, the date your FEHB plan begins, whichever is earlier.

If you do not enroll within the 60 days after the career conversion, you will not be able to make another selection until the next Open Season.

For employees who elect to enroll in a FEHB plan, coverage will be effective on the first day of the first pay period that begins after HRSSC received the enrollment.

Whom to contact

If you are an active postal employee and need to determine if you're experiencing a QLE, you will need to contact the Human Resource Shared Service Center (HRSSC). It can be reached at 877-477-3273.

If you are a retired employee, you will need to contact the United States Office of Personnel Management (OPM) at 888-767-6738.