

Federal Benefits

FastFacts

Employees Called to Active Military Duty

I am a Federal employee who just received orders to report for active military duty for more than 30 days. What should I do about my employee benefits?

For each benefit program that you are enrolled in, you must make a decision and take an action. Below is a summary of the information you will need and the actions you need to take for each program:

- Federal Employees Health Benefits (FEHB)
- Federal Employees' Group Life Insurance (FEGLI)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Account Program (FSAFEDS)
- Federal Long Term Care Insurance Program (FLTCIP)

FEHB

- Your FEHB can continue for up to 24 months of active duty after the date you are placed on leave without pay. **After 24 months of active duty, your coverage terminates.**
(Note: The agency will ONLY pay premiums if your orders are Directly or Indirectly In Support Of A Contingency Operation.)
- If your orders are not Directly or Indirectly In Support Of A Contingency Operation, you will be responsible for paying the premiums while on a non-pay status.
- If you do not want your FEHB to continue, you may elect to have your coverage terminate on the day you enter active duty, **provided** you elect this in writing.
- If you choose to allow your FEHB to continue, but think you might want it to stop at some later date, you must waive your participation in using pre-tax benefits (known as premium conversion). You must submit a waiver to your HR office within 60 days of beginning your leave without pay.

- You will have a free 31-day extension of coverage and the right to convert to a nongroup policy with your carrier when your FEHB enrollment terminates.
- If your orders show that you are called or ordered to active duty in support of a contingency operation (title 10, U.S. Code, section 101(a)(13)), at www.gpoaccess.gov, your agency has the authority to pay your premiums, but is not required to do so.
- If you are not called in support of a contingency operation, you must continue to pay your share of the premium. After the first 12 months of active duty, you must pay both your share **and** the government share, plus a 2% administrative charge.
- For additional information please visit www.opm.gov/insure/health/faq/reservists.asp or contact your HR office.

FGLI

- While you are on leave without pay your FGLI coverage will continue for up to 12 months **at no cost to you**.
- HRO will send you a notice giving you the opportunity to elect to continue your coverage for an additional 12 months. You must pay both the employee and agency shares of premiums for Basic coverage and the entire premium for Optional coverage **for this additional time period**. For more information, please see our Benefits Administration Letter at www.opm.gov/retire/pubs/bals/2008/08-203.pdf.
- Before the end of your first 12 months in non-pay status, you must return the notice to your HR office electing to either:
 - let your coverage automatically terminate at the end of the first 12 months of free coverage; or

- continue your coverage at full cost for up to an additional 12 months, as described above.
- When your FEGLI coverage ends you will have a free 31-day extension of coverage and the right to convert to a nongroup policy.
- Regular death benefits are payable to your beneficiaries if you are enrolled in FEGLI and killed while on active duty. Accidental death and dismemberment benefits (AD&D) are also payable under Basic insurance (and Option A, if you have Option A) with some exclusions. These exclusions include if you are in a war or any armed aggression or insurrection in which you are in actual combat (or nuclear weapons were used) at the time bodily injuries are sustained. The Office of Federal Employees' Group Life Insurance (OFEGLI) determines whether AD&D is payable, not your agency or OPM.
- For additional information please visit www.opm.gov/insure/life/faq/faqs-16.asp

FEDVIP

- If you want to continue your FEDVIP coverage while on active duty, you must pay premiums directly to BENEFEDS or pay through Automatic Bank Withdrawal. Please contact BENEFEDS at 1-877-888-FEDS (3337), TTY 1-877-889-5680.
- Your coverage will end if you do not make premium payments to BENEFEDS.
- If you want to cancel your coverage, you can cancel through BENEFEDS at www.benefeds.com or by calling them. You may also cancel if your spouse is called to active duty.

FSAFEDS

- You may accelerate your allotments, freeze your account or cancel your election for the remainder of the year. You must contact FSAFEDS at www.fsafeds.com or call 1-877-

FSAFEDS (372-3337), TTY: 1-800-952-0405 to let them know your choice. For additional information, please see the frequently asked questions at www.fsafeds.com/fsafeds/SummaryofBenefits.asp#LeaveExpense

- If you are a qualified reservist called to active duty for 180 days or more, you may request a taxable refund of your unused Health Care Flexible Spending Account (HCFSA) balance – also known as a Qualified Reservist Distribution (QRD). You can make this request by calling FSAFEDS at 1-877-372-3327 between the date of your order or call to active duty and the last day of the grace period for the FSAFEDS benefit period in which your call to active duty occurs.
- For additional information, please see our Benefits Administration Letter at www.opm.gov/retire/pubs/bals/2008/08-803.pdf.

FLTCIP

- You can keep your FLTCIP coverage as long as you continue to pay your premiums. If you pay your premiums through payroll deduction, you will need to contact Long Term Care Partners at LTC-FEDS (1-800-582-3337) or TTY 1-800-843-3557 to make other billing arrangements.
- Benefits may be payable for conditions due to war or acts of war, declared or undeclared, or service in the armed forces or auxiliary units. FLTCIP does not pay benefits for care or treatment you would receive in a government facility, including a Department of Defense or Department of Veterans Affairs facility, unless otherwise required by law.
- For additional information, please see www.ltcfeds.com/help/faq/activeduty.html or call 1-800-LTC-FEDS (1-800-582-3337) or TTY 1-800-843-3557.