

# **Continuing Insurances Into Retirement**

## **Continuing Health Benefits and Life Insurance Coverage into Retirement**

If you wish to continue your Federal Employees Health Benefits (FEHB) and/or Federal Employees' Group Life Insurance (FEGLI) coverage as a retiree, you must meet the following basic requirements. You must be retiring on an immediate annuity and you must have been enrolled in the program for the five years of Federal service immediately preceding your retirement, or if less than five years, since your earliest opportunity to enroll.

### ***Federal Employees Health Benefits (FEHB)***

FEHB coverage as a family member counts toward the five-year requirement. TRICARE, Peace Corps, or CHAMPVA coverage also counts, provided you are an FEHB enrollee when you retire. If you are eligible to continue your FEHB coverage, your agency will transfer your enrollment to the Office of Personnel Management (OPM). You do not need to do anything unless you want to make some change in your coverage.

You will pay the same premium as you paid while you were an employee. However, annuitants are paid on a monthly basis so you will pay them at the monthly rate.

As a retiree, you can change your FEHB enrollment during the annual Open Season (held from mid-November through mid-December) or when you experience a Qualifying Life Event (QLE). If you cancel your FEHB enrollment as an annuitant, you will never be able to re-enroll in FEHB. However, you may suspend your FEHB enrollment in order to enroll in a Medicare Advantage plan, TRICARE or CHAMPVA, or Medicaid or similar State-sponsored program of medical assistance.

If you have a court or administrative order to provide health benefits coverage for your child or children and you are eligible to continue your FEHB coverage in retirement, you must continue in a self and family enrollment. You **cannot** refuse to continue family coverage, unless you can show your children have other coverage.

For additional information or questions, contact the OPM retirement office by phone at 1-888-767-6738, by fax at 1-724-794-6633, by email at [retire@opm.gov](mailto:retire@opm.gov), or by writing to U.S. Office of Personnel Management, Office of Retirement Programs, PO Box 45, Boyers, PA 16017.

### ***Federal Employees' Group Life Insurance (FEGLI)***

The FEGLI Program Booklet, RI 76-21, has more information about eligibility to continue your FEGLI coverage as a retiree and the cost of coverage. If you are eligible to continue your FEGLI basic coverage, you must complete an [SF 2818, Continuation of Life Insurance Coverage As an Annuitant or Compensation](#). Any optional FEGLI coverage you have and are eligible to retain

as a retiree will continue unless you make some change. You can elect to cancel or reduce FEGLI Basic coverage to 75%, 50%, or no reduction and optional coverages to full or no reduction by completing [SF 2818, Continuation of Life Insurance Coverage As an Annuitant or Compensation](#). Some people may cancel all or a portion of their life insurance coverage at retirement due to its cost.

You should inform OPM at the time of your retirement, if you do not want to continue a portion of your life insurance coverage. You may also complete and file a [SF 2823, FEGLI Designation of Beneficiary](#) form.

Based on the documentation your employing agency is required to submit with your retirement application, OPM will determine whether you are eligible to continue your health and life insurance coverage as a retiree. However, if you have any questions about your eligibility, ask your employing office for assistance before you retire.

### ***Federal Employees Dental and Vision Insurance Program (FEDVIP)***

Your FEDVIP coverage automatically continues when you retire if you are enrolled as an employee. There is no 5-year requirement for continuing FEDVIP into retirement. To be eligible for FEDVIP as a retiree, you must have retired with an immediate annuity. You can enroll in a FEDVIP dental plan and/or a FEDVIP vision plan for the first time as a retiree, even if you were never enrolled as an employee, as long as you have an immediate annuity. Those in receipt of a deferred annuity are not eligible to enroll in FEDVIP.

**Note:** Your FEDVIP coverage will end if you retire on a Minimum Retirement Age (MRA) + 10 retirement and postpone receipt of your annuity. You may enroll in FEDVIP again within 60 days of when your annuity starts.

You will receive a letter informing you that BENEFEDS has been notified of your retirement and that your FEDVIP premiums will be deducted from your annuity once adjudication has been finalized. If you do not receive this letter soon after your last pay period before retirement, call BENEFEDS customer service at **1-877-888-FEDS** (1-877-888-3337) **TTY** 1-877-889-5680.

During adjudication of your retirement package, you may receive direct bills for your premium as they can't be withheld from your interim retirement annuity. If this is the case, you will be sent a letter informing you about the direct bill process. You need to pay premiums directly to BENEFEDS during this time in order to keep your coverage active.

As a retiree, you may enroll, change or cancel your FEDVIP enrollment during any subsequent Open Season or if you experience a QLE, which allows enrollment or changes to your enrollment.

### ***Federal Long Term Care Insurance Program (FLTCIP)***

If you are currently enrolled in the Federal Long Term Care Insurance Program (FLTCIP), your coverage will automatically continue into retirement, as long as you continue to pay the premiums. There is no “five-year rule” like there is with the health (FEHB) and life insurance (FGLI) programs. If you are currently paying FLTCIP premiums by agency payroll deduction, you must arrange to start paying through a deduction from your annuity, automatic bank debit or direct pay by calling the insurance company at 1-800-582-3337 (1-800-LTC-FEDS).

If you are not currently enrolled in the FLTCIP, you may still be eligible to enroll. However, you must demonstrate you are insurable by answering questions about your state of health. Your spouse may also be eligible to enroll. Call the insurance company at the above number for more details.

After your death, your spouse will be eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP) **only if** you elect a reduced annuity to provide a survivor annuity of at least one dollar a month. If your spouse is already enrolled in the FLTCIP when you die, the enrollment will continue as long as he/she continues to pay the premiums.

**For more information, please refer to the Office of Personnel Management (OPM) website at <https://www.opm.gov/retirement-services/my-annuity-and-benefits/healthcare-insurance/>.**