Federal Employees Health Benefits

1. Will an employee continue to be covered under the Federal Employees Health Benefits (FEHB) program during a shutdown furlough if the agency is unable to make its premium payments on time?

   A. Yes. The employee’s FEHB coverage will continue even if an agency does not make the premium payments on time. Since the employee will be in a non-pay status, the enrollee share of the FEHB premium will accumulate and be withheld from pay upon return to pay status.

2. What happens if an employee wants to terminate Federal Employees Health Benefits (FEHB) coverage while in a nonpay status in order to avoid the expense?

   A. Unlike other types of non-pay status, employees in a non-pay status due to a lapse of appropriations (shutdown furlough) will not have the opportunity to terminate or cancel FEHB coverage. The employee will remain covered; the enrollee share of the FEHB premium will accumulate and be withheld from pay upon return to pay status.

3. What happens if an individual makes an FEHB Open Season enrollment change but the agency did not process the request before the furlough?

   A. The individual should continue to use the old health plan until he or she returns to pay status and the enrollment in the new health plan is processed.

4. If a furlough delays processing of FEHB Open Season enrollment changes, will the enrollment be retroactive?

   A. Yes. Per FEHB regulations, all Open Season enrollments and enrollment changes are effective on the first day of the first full pay period in January.

5. What happens to an individual not currently covered under the FEHB who elected to enroll during Open Season if the enrollment has not been processed and will not be processed until after the furlough? Does this individual still have coverage with the elected plan? If so, when?

   A. Yes. Such an individual would have coverage beginning on the first day of the first full pay period in January. Expenses incurred will be reimbursed by the plan once the enrollment has been processed. We suggest that such individuals ensure they use the plan’s providers to get the maximum benefits. For fee-for-service plans, check the health plan’s website for a list of in-network providers.

Federal Employees’ Group Life Insurance (FEGLI)

6. What happens to an employee’s Federal Employees’ Group Life Insurance (FEGLI) Program coverage if furloughed?

   A. Coverage continues for 12 consecutive months in a nonpay status without cost to the employee or to the agency. Neither the employee nor the agency incurs a debt during this period of nonpay.
Flexible Spending Account (FSAFEDS)

7. What happens to an employee’s Flexible Spending Account (FSAFEDS) coverage if furloughed?

   A. Payroll deductions will cease for any employee that does not receive pay. The employee remains enrolled in FSAFEDS, but eligible health care claims incurred during a non-pay status will not be reimbursed until the employee returns to a pay status and allotments are successfully restarted. The remaining allotments are recalculated over the remaining pay periods to match the participant’s election amount. Eligible dependent care expenses incurred during a non-pay status may be reimbursed up to whatever balance is in the employee’s dependent care account—as long as the expense incurred during the non-pay status allows the employee (or spouse if married) to work, look for work or attend school full-time.

8. Will the effective date of my FSAFEDS enrollment be affected?

   A. No.

Federal Long Term Care Insurance Program (FLTCIP)

9. What happens to an employee’s Federal Long Term Care Insurance Program (FLTCIP) coverage if furloughed?

   A. Payroll deductions will cease for any employee that does not receive pay. Coverage will continue so long as premiums are paid. If Long Term Care Partners does not receive payment for three consecutive pay periods, they will begin to direct bill the enrollee. The enrollee should pay premiums directly billed to him/her on a timely basis to ensure continuation of coverage.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

10. What happens to an employee’s Federal Employees Dental and Vision Insurance Program (FEDVIP) coverage if furloughed?

    A. Payroll deductions will cease for any employee that does not receive pay. BENEFEDS will generate a bill to enrollees for premiums when no payment is received for two consecutive pay periods. The enrollee should pay premiums directly billed to him/her on a timely basis to ensure continuation of coverage.