



MAIL HANDLERS BENEFIT PLAN

**YOU WILL SOON RECEIVE THIS LETTER BY MAIL. THIS ONLINE VERSION IS PROVIDED TO ENSURE TIMELY RECEIPT OF THIS INFORMATION. PLEASE READ AND ACT ACCORDINGLY.**

November 2010

Dear [Enrollee Name]:

On March 23, 2010, President Obama signed the Affordable Care Act, (ACA), Public Law 111-148. Beginning January 1, 2011, children, either married or unmarried, are covered under their parent's Self and Family enrollment up to age 26. The purpose of this letter is to provide you with information on how the ACA will affect dependent eligibility under the Federal Employees Health Benefits (FEHB) Program.

### **What This Means for You**

Our records show that you currently have a **Self Only** enrollment. If you have children under age 26 who are currently ineligible for FEHB coverage, you may cover them until their 26th birthday **if** you change to a **Self and Family** enrollment.

Under the new law, children:

- Do not have to live with the enrolled parent, be financially dependent on the enrolled parent, or be students to remain covered until age 26.
- Are covered under the enrolled parent's Self and Family enrollment even if they are eligible for or have their own employer-provided health insurance coverage.
- Are not required to have any form of continuous health insurance, such as Temporary Continuation of Coverage, leading up to the effective date of their eligibility.

If your child has a spouse and/or children, the spouse and/or children are **not** eligible family members under your Self and Family enrollment.

### **What You Must Do If You Want Your Child Covered Under the FEHB Program**

You must change to a **Self and Family** enrollment through your agency or retirement system.

Your child will **not** be covered until your Self and Family enrollment takes effect.

- The date your child's coverage begins will depend on which event you use to change your enrollment to Self and Family: Change in Family Status Qualifying Life Event (QLE), or Open Season.
- **Change in Family Status:** You may change your enrollment from 31 days before to 60 days after January 1, 2011 as a Qualifying Life Event (QLE). The QLE code to use on the SF 2809 is '1C' for employees and '2B' for OWCP recipients.
  - Your change to Self and Family will take effect on the first day of the pay period that includes January 1, 2011.
  - Your child will be covered under your Self and Family enrollment when they become an eligible family member on January 1, 2011.

- If you make your QLE change after January 1, 2011, you will pay retroactive premiums back to the effective date of the enrollment change.
- **Open Season:** You may change your enrollment between November 8 and December 13, 2010.
  - Your change to Self and Family will take effect on the first day of the first pay period that begins in 2011.
  - For most Federal employees, this will be **January 2, 2011**. If you are receiving OWCP benefits, it will be **January 16, 2011**. For a few other agencies, the date may be different. The office that maintains your FEHB enrollment can give you more specific information.
  - Coverage for your child will not begin until the effective date of your Open Season change.
  - If your Open Season enrollment change to Self and Family takes effect **after** January 1, 2011, your child will **not** be covered on January 1, 2011.

For United States Postal Service employees, CSRS/FERS annuitants and former spouses, a change in enrollment made either as a change in family status or open season will provide coverage of eligible children on January 1, 2011. This is also true for other agencies or retirement systems with a pay period that begins on January 1, 2011.

If you are not sure what code to use to change your enrollment to a Self and Family enrollment, please contact your agency or retirement system.

**Additionally:**

- Coverage may extend beyond age 26 only if you are enrolled in a Self and Family plan and your child is incapable of self support due to a disability that began before age 26. If your child's condition is on the list at [www.opm.gov/insure/health/reference/handbook/FEHB30.asp#](http://www.opm.gov/insure/health/reference/handbook/FEHB30.asp#), we, your agency, or your retirement system may make a determination. If your child's condition is not on this list, contact your agency or retirement system.
- If you change plans or options in addition to your change to Self and Family, be sure to include on your SF 2809 or electronic enrollment action the names and birth dates of the children who will be newly eligible.
- For children with a Temporary Continuation of Coverage (TCC) FEHB enrollment, their plan will notify them that they are again eligible under your FEHB plan until age 26 **if you change to a Self and Family enrollment**.
- Children who lose coverage due to reaching age 26 are eligible for TCC for up to 36 months even if they previously had TCC.
- For children who converted to an individual policy, they are again eligible for coverage under your FEHB plan until age 26 and may no longer need this policy **if you change to a Self and Family enrollment**.

For additional information, please visit [www.opm.gov/insure](http://www.opm.gov/insure).

Sincerely,

The Mail Handlers Benefit Plan