



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:

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.

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.

Our records show that you currently have a Self Only Temporary Continuation of Coverage (TCC) or Spouse Equity enrollment. Please refer to your specific situation below for information that applies to you.

#### **If You are a Child Who Lost Coverage Under Your Parent's FEHB Enrollment**

##### **What This Means For You**

You are again eligible for coverage under your parent's FEHB plan until you reach age 26 **if your parent has a Self and Family enrollment.**

Your parent's plan will send them a letter explaining how to add you to the enrollment. If your parent did not receive this letter, he or she should contact the plan.

- If you have a spouse and/or children, your spouse and/or children are **not** eligible family members under your parent's enrollment.
- Do **not** cancel your TCC enrollment until you are assured of the date you will be covered under your parent's Self and Family enrollment:
  - If your parent has Self and Family coverage, you will be covered January 1, 2011, but he or she must provide their plan with the information requested.
  - If your parent has Self Only coverage, he or she must change to Self and Family through the office that maintains the enrollment.

You may cancel your TCC enrollment by sending a signed request specifying your desired cancellation date to:  
USDA, National Finance Center  
DPRS Billing Unit  
PO Box 61760  
New Orleans, LA 70161-1760

If you have additional questions, contact the National Finance Center at 800-242-9630 or [nfc.dprs@usda.gov](mailto:nfc.dprs@usda.gov).

## **If you are a former Federal employee or former spouse**

### **What This Means For You**

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.**

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 during the upcoming FEHB Open Season, which extends from November 8 to December 13, 2010.
- Coverage for your child will begin on January 1, 2011, the effective date of your change.
- You must make your change to Self and Family through NFC:

USDA, National Finance Center  
DPRS Billing Unit  
PO Box 61760  
New Orleans, LA 70161-1760

**Special Information for former employees:** For children who have their own **36-month** TCC enrollment, the length of their coverage may change if they become family members under their parent's **18-month** TCC Self and Family enrollment. Contact NFC at 800-242-9630 or [nfc.dprs@usda.gov](mailto:nfc.dprs@usda.gov) for more information.

**Special information for former spouses:** Your enrollment covers only you and any dependent natural or adopted child **of you and the Federal employee or annuitant.**

### **Additionally**

- Coverage may extend beyond age 26 only if 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 can make a determination.

If the condition is on the list, or the condition does not appear on the list, one of the following can make a determination:

- the agency you worked for when you separated from Federal service (former employees)
- your former spouse's employing agency at the time of divorce (former spouses)
- If you are also changing plans or options when you change to Self and Family, be sure to include on your DPRS 2809 children who will be newly eligible on January 1, 2011.
- If your child has a Temporary Continuation of Coverage (TCC) FEHB enrollment, your child's plan will notify them that they can again be eligible under your FEHB plan until age 26 **if you change to a Self and Family enrollment.**
- If your child converted to an individual policy, they can resume coverage under your FEHB plan until age 26 **if you change to a Self and Family enrollment.**

If you have additional questions, please contact the National Finance Center at 800-242-9630 or [nfc.dprs@usda.gov](mailto:nfc.dprs@usda.gov).

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

Sincerely,

The Mail Handlers Benefit Plan