

2021 NARFE Conference – Denver, CO

Federal Employees Health Benefits (FEHB)	2021 Federal Benefits Open Season enrollment period is: November 8, 2021 – December 13, 2021
	Annuitants may submit Open Season elections online at: https://retireefehb.opm.gov/Annuitant/Home/Default
<i>Changes Outside of Open Season</i>	Qualifying Life Events (QLEs) permitting changes include: <ul style="list-style-type: none"> a. Change in family status – such as marriage or divorce b. Move outside the FEHB HMO plan service area c. Becoming eligible for Medicare
	Certain QLEs will allow an annuitant to increase or decrease enrollment coverage: <ul style="list-style-type: none"> a. Self Only b. Self Plus One c. Self and Family
<i>FEHB Premiums and Monthly Annuity</i>	Review FEHB premium rates each year to ensure the annuity can cover the monthly premium rate. If the annuity is less than the monthly FEHB premium rate and the annuitant wants to continue their coverage with the FEHB plan, then OPM can coordinate direct billing with the National Finance Center (NFC).
<i>FEHB Premium Rates</i>	https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/
Federal Employees’ Group Life insurance (FEGLI)	A verification of life insurance enrollment is available using OPM Retirement Services Online. Click <i>Life Insurance</i> in the menu to view the enrollment verification summary.
Federal Employees Dental & Vision Program (FEDVIP)	Annuitants are eligible to enroll during Open Season if they retired under an immediate annuity or disability annuity. FEDVIP does <u>not</u> require continuous coverage for the 5 years preceding retirement like the FEHB and FEGLI programs.
<i>Open Season FEDVIP Enrollment</i>	https://www.benefeds.com/
Federal Long Term Care Insurance Program (FLTCIP)	Long term care may be needed when an individual is no longer able to independently perform everyday tasks (such as eating, dressing, bathing, etc.) due to a chronic illness, injury, disability, or the aging process. This includes the supervision needed due to severe cognitive impairment (such as Alzheimer’s disease). Annuitants (and eligible family members) may apply using the full underwriting application process if they retired under an immediate annuity or disability annuity.
<i>Insurability Decisions</i>	All insurability decisions (and reconsiderations) are made by the Long Term Care Partners. Certain medical conditions may prevent applicants from being approved for coverage. OPM does not maintain FLTCIP records and cannot confirm status.
<i>Program Information and Enrollment</i>	https://www.ltcfeds.com/ 800-582-3337; TTY: 800-843-3557 Monday – Friday; 8:00 a.m. – 6:00 p.m. EST

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<p>OPM Retirement Services Online</p>	<p>https://www.servicesonline.opm.gov/</p> <p>To set-up an account, retirees will need a <i>valid email address</i> and <i>Claim Number (CSA or CSF)</i>. The Claim Number is used to identify annuitant accounts and accrued benefits. This number is needed for all communications with OPM.</p>
<p><i>Services Online Actions</i></p>	<p>Services Online provides annuitants the following options:</p> <ol style="list-style-type: none"> a. Obtain monthly annuity statement and annual summary of statements for past 5 years, if available b. Verify life insurance enrollment c. Obtain 1099-R for past 5 years, if available d. Change Federal and/or State tax withholding e. View or print retirement card f. Check interim retirement pay status g. Update direct deposit account h. Start or change an allotment i. Update mailing address j. Update contact information and communication preferences k. Request copy of annuity booklet
<p><i>Services Online Password Reset</i></p>	<p>https://www.servicesonline.opm.gov/Security/ForgotPassword</p>
<p>OPM Retirement Services Support Center</p>	<p>https://www.opm.gov/support/retirement/</p>
<p>Retirement Services – My Annuity and Benefits</p>	<p>https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/</p>
<p>Report Missing Annuity Payment</p>	<p>https://rsreporting.opm.gov/MissingPayment</p>
<p>Report Death of an Annuitant</p>	<p>https://rsreporting.opm.gov/AnnuitantDeath</p>
<p>Additional OPM Contact Information <i>Online Help Request</i></p>	<p>https://www.opm.gov/support/retirement/contact/</p> <p>A help request may be submitted online through the OPM Retirement Services Support Center for assistance.</p>
<p><i>Phone</i></p>	<p>888-767-6738; TTY: 711 Monday – Friday; 7:40 a.m. – 5:00 p.m. EST <i>Closed on Federal holidays</i></p>
<p><i>Mail</i></p>	<p>U.S. Office of Personnel Management Retirement Operations Center P.O. Box 45 Boyers, PA 16017</p>
	<p>When writing to OPM, please include the following information on any inquiries or documents:</p> <ol style="list-style-type: none"> a. First and last name b. Phone number c. Email address d. Claim Number e. Wet ink signature