

**HR Specialist, Technician Benefits**

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Federal Employees Health Benefits (FEHB)

What is FEHB?

Federal employees are offered a wide range of health insurance options including Consumer-Driven and High Deductible plans, health savings accounts, Fee-for-Service (FFS) plans, and their area Preferred Provider Organizations (PPO) or Health Maintenance Organizations (HMO). Coverages include self, self plus one, or self plus family. Federal employees are ineligible for Tricare Reserve Select.

When can I enroll?

- During your first 60 days as a newly eligible employee
- During the Federal Benefits Open Season (mid-November to mid-December)
- When you have a qualifying life event such as marriage, divorce, or birth
- Changes input are affective the next pay period, except open-season changes which take affect first Pay period in January.
- There are no waiting periods and no restrictions on pre-existing conditions

What does it cost?

- It depends on what plan you select. Your agency pays about 70% of plan costs while the employee pays about 30% and typically a “co-pay” at time of service.
- All plans offer preventative services at preferred providers at no cost including childhood immunizations, screenings for cancer, diabetes, and high blood pressure, and tobacco cessation options.
- Federal employees each have 11 or more plans available in their region.

How do I enroll or change my coverage?

- First, browse and compare available plans in your area for coverage, deductibles, and premiums that fit your needs-
 - <https://www.opm.gov/healthcare-insurance/healthcare>
- Second, enter your chosen plan number on the GRB website-
 - <https://platform.chra.army.mil/>
- Changes takes effect with the next pay period for new employees and those electing coverage change after a qualifying life event. Changes made during open season take effect in January.

Is there any additional aid for healthcare expenses?

- Supplemental dental and vision benefits are made available to Federal employees, retirees, and their dependents through the Federal Employees Dental and Vision Insurance Program (FEDVIP).
 - More may be found here-
<https://www.opm.gov/healthcare-insurance/dental-vision/>
- Flexible Spending Accounts (FSA) are available to FEHB participants who would like to contribute pre-tax dollars to save on eligible out-of-pocket medical, dental, and vision expenses as well as childcare and elder care.
 - More information is available here:
<https://www.opm.gov/healthcare-insurance/flexible-spending-accounts/>

Where can I find more information?

- The OPM website for FEHB plans available:
 - <https://www.opm.gov/healthcare-insurance/Guide-Me/Federal-Employees/>
- The GRB website to enter plan election: <https://platform.chra.army.mil/>
- The ABC-C Portal under Resources: <https://abc.army.mil/abc>
- Email HRO Technician Services ng.ky.kyarng.mbx.hro-technician-services@army.mil