



10 Most Frequently Asked Insurance Questions

Working for America

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT



Message from the President

“The Administration is dedicated to ensuring that the resources entrusted to the Federal government are well managed and wisely used.”

- George W. Bush



Message from the Director



“I believe it is vital to maintain a comprehensive benefits package for Federal employees and retirees.”

- Kay Coles James

Question 1: General

Where do I send my enrollment?

- Federal Employees Health Benefits (FEHB)/
Federal Employees' Group Life Insurance (FEGLI)
 - Do not send forms to OPM. Send forms to each agency's human resources office. Each agency should inform employees of their HR office location.
- Flexible Spending Accounts (FSA)
 - www.fsafeds.com
 - 1 (877) FSAFEDS
372-3337
- Federal Long Term Care Insurance Program (FLTCIP)
 - Long Term Care Partners



Question 2: FEGLI

How do I enroll or increase my FEGLI coverage?

www.opm.gov/insure/life/faqs/faqs-3.asp



Question 3: FEGLI

How do I update my FEGLI beneficiary?

www.opm.gov/insure/life/faqs/faqs-12.asp



Question 4: FEHB

Who are my eligible family members?

www.opm.gov/insure/handbook/fehb28.asp



Question 5: FEHB

Can I continue my FEHB enrollment into retirement?

www.opm.gov/insure/handbook/fehb21.asp



Question 6: FEHB

What happens to my FEHB coverage when I am called to active duty?

www.opm.gov/insure/health/eligibility/reservists.asp



Question 7: FSA

Once enrolled, how do I file FSA claims?

www.fsafeds.com



Question 8: FSA

How does the FSA paperless reimbursement work?

www.fsafeds.com/forms/paperlessreimb.pdf



Question 9: Federal Long Term Care Insurance Program (FLTCIP)

When is the next FLTCIP open season?

None scheduled, but you can apply anytime



Question 10: FLTCIP

I am already enrolled in FLTCIP but need to change my billing method/address/coverage.
How do I do this?

- Call 1 (800) 582-3337
Or
- Visit www.ltcfeds.com



Question 11: The Real Question

Can you help me?

YES!

- Let's look at the brochure to find out where and how to file a disputed claim
- Let's find out if the enrollment was processed
- Let's look at the Guide to find out how much the premium is going to be
- Let's look at when the effective date of the change is
- Let's look at the WEB site to see what choices are available
- Let's make sure you understand what happens if...



Contact Information

For more information,
visit us on the web at
Insurance Homepage: www.opm.gov/insure
David Lewis

Life Insurance Homepage: www.opm.gov/insure/life
Kathleen Healy / Chris Meuchner

Health Insurance Homepage: www.opm.gov/insure/health
Ellen Korchek / Jay Fritz / Mary Wohlgemuth

FSAFEDS Homepage: www.FSAFEDS.com
Laurie Bodenheimer / Jennifer Hirschmann

Long Term Care Insurance Homepage: www.LTCFEDS.com
Terry Schleicher / Holly Schumann

