

Tables of Permissible Changes in FEHB Enrollment

Enrollment May Be Cancelled or Changed From Family to Self Only at Any Time

QLE's That Permit Enrollment or Change		Change Permitted			Time Limits
Event Code	Event	From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	When You Must File Health Benefits Election Form With the Office of Personnel Management
2	<p>Annuitant/Survivor Annuitant</p> <p><i>Note for enrolled survivor annuitants:</i> A change in family status based on additional family members can only occur if the additional eligible family members are family members of the deceased employee or annuitant.</p>				
2A	Open Season	No	Yes	Yes	As announced by OPM.
2B	Change in family status; for example: marriage, birth or death of family member, adoption, or divorce. <i>Note: Survivors cannot change plans because of the death of the annuitant.</i>	No	Yes	Yes	From 31 days before through 60 days after the event.
2C	Reenrollment of annuitant who suspended FEHB enrollment to enroll in a Medicare Advantage plan, Medicaid or similar State-sponsored program, or to use TRICARE (including Uniformed Services Family Health Plan and TRICARE for Life), Peace Corps, or CHAMPVA, and who later involuntarily loses this coverage under one of these programs.	May reenroll	N/A	N/A	From 31 days before through 60 days after involuntary loss of coverage.
2D	Reenrollment of annuitant who suspended FEHB enrollment to enroll in a Medicare Advantage plan, Medicaid or similar State-sponsored program, or to use TRICARE (including Uniformed Services Family Health Plan or TRICARE for Life), Peace Corps, or CHAMPVA, and who wants to reenroll in the FEHB Program for any reason other than an involuntary loss of coverage.	May reenroll	N/A	N/A	During open season.
2E	Restoration of annuity payments; for example: <ul style="list-style-type: none"> • Disability annuitant who was enrolled in FEHB, and whose annuity terminated due to restoration of earning capacity or recovery from disability, and whose annuity is restored; • Surviving spouse who was covered by FEHB immediately before survivor annuity terminated because of remarriage and whose annuity is restored; • Surviving child who was covered by FEHB immediately before survivor annuity terminated because student status ended and whose survivor annuity is restored; • Surviving child who was covered by FEHB immediately before survivor annuity terminated because of marriage and whose survivor annuity is restored. 	Yes	N/A	N/A	Within 60 days after the retirement system mails a notice of insurance eligibility.
2F	Annuitant or eligible family member loses FEHB coverage due to termination, cancellation, or change to Self Only of the covering enrollment.	Yes	Yes	Yes	From 31 days before through 60 days after date of loss of coverage.
2G	Annuitant or eligible family member loses coverage under another group insurance plan; for example: <ul style="list-style-type: none"> • Loss of coverage under another federally-sponsored health benefits program; <i>Note: Annuitants who previously suspended FEHB to use a Medicare Advantage Plan, TRICARE, Peace Corps, or CHAMPVA, see codes 2C and 2D.</i> • Loss of coverage under Medicaid or similar State-sponsored program; <i>Note: Annuitants who previously suspended FEHB to use Medicaid or a similar State-sponsored program, see codes 2C and 2D.</i> • Loss of coverage due to termination of membership in the employee organization sponsoring the FEHB plan; • Loss of coverage under a non-Federal health plan. 	No	Yes	Yes	From 31 days before through 60 days after loss of coverage.

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2H	Annuitant or eligible family member loses coverage due to the discontinuance, in whole or part, of an FEHB plan.	N/A	Yes	Yes	During open season, unless OPM sets a different time.
2I	Annuitant or covered family member in a Health Maintenance Organization (HMO) moves outside the geographic area from which the carrier accepts enrollments, or if already outside this area, moves further from this area.	N/A	Yes	Yes	When you or a family member notify OPM of a change of address outside the plan's service area.
2J	Employee in an overseas post of duty retires or dies.	No	Yes	Yes	Within 60 days after retirement or death.
2K	An enrolled annuitant separates from duty after serving 31 days or more in a uniformed service.	N/A	Yes	Yes	Within 60 days after separation from the uniformed service.
2L	On becoming eligible for Medicare. (This change may be made only once in a lifetime.)	N/A	No	Yes	At any time beginning on the 30th day before becoming eligible for Medicare.
2M	Annuity is not sufficient to make withholdings for plan in which enrolled.	N/A	No	Yes	OPM will advise annuitant of the options.
3	Former Spouse Under The Spouse Equity Provisions				
	Note: Former spouse may change to Self and Family only if family members are also eligible family members of the annuitant.				
3A	Initial opportunity to enroll. Former spouse must be eligible to enroll under the authority of the Civil Service Retirement Spouse Equity Act of 1984 (P.L. 98-615), as amended, the Intelligence Authorization Act of 1986 (P.L. 99-569), or the Foreign Relations Authorization Act, Fiscal Years 1988 and 1989 (P.L. 100-204).	Yes	N/A	N/A	Generally, must apply within 60 days after dissolution of marriage. However, if a retiring employee elects to provide a former spouse annuity or insurable interest annuity for the former spouse, the former spouse must apply within 60 days after OPM's notice of eligibility for FEHB. May enroll any time after OPM establishes eligibility.
3B	Open Season.	No	Yes	Yes	As announced by OPM.
3C	Change in family status based on addition of family members who are also eligible family members of the annuitant.	No	Yes	Yes	From 31 days before through 60 days after change in family status.
3D	Reenrollment of former spouse who suspended FEHB enrollment to enroll in a Medicare Advantage plan, Medicaid or similar State-sponsored program, or to use TRICARE (including Uniformed Services Family Health Plan or TRICARE for Life), Peace Corps, or CHAMPVA, and who later involuntarily loses this coverage under one of these programs.	May reenroll	N/A	N/A	From 31 days before through 60 days after involuntary loss of coverage.
3E	Reenrollment of former spouse who suspended FEHB enrollment to enroll in a Medicare Advantage plan, Medicaid or similar State-sponsored program, or to use TRICARE (including Uniformed Services Family Health Plan or TRICARE for Life), Peace Corps, or CHAMPVA, and who wants to reenroll in the FEHB Program for any reason other than an involuntary loss of coverage.	May reenroll	N/A	N/A	During open season.
3F	Former spouse or eligible child loses FEHB coverage due to termination, cancellation, or change to Self Only of the covering enrollment.	Yes	Yes	Yes	From 31 days before through 60 days after date of loss of coverage.

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3G	<p>Enrolled former spouse or eligible child loses coverage under another group insurance plan; for example:</p> <ul style="list-style-type: none"> Loss of coverage under another federally-sponsored health benefits program; <i>Note: Former spouses who previously suspended FEHB to use a Medicare Advantage plan, TRICARE, Peace Corps, or CHAMPVA, see codes 3D and 3E.</i> Loss of coverage under Medicaid or similar State-sponsored program; <i>Note: Former spouses who previously suspended FEHB to use Medicaid or a similar State-sponsored program, see codes 3D and 3E.</i> Loss of coverage due to termination of membership in the employee organization sponsoring the FEHB plan; Loss of coverage under a non-Federal health plan. 	N/A	Yes	Yes	From 31 days before through 60 days after loss of coverage.
3H	Former spouse or eligible family member loses coverage due to the discontinuance, in whole or part, of an FEHB plan.	N/A	Yes	Yes	During open season, unless OPM sets a different time.
3I	Former spouse or covered family member in a Health Maintenance Organization (HMO) moves outside the geographic area from which the carrier accepts enrollments, or if already outside this area, moves further from this area.	N/A	Yes	Yes	When you or a family member notify OPM of a change of address outside the plan's service area.
3J	On becoming eligible for Medicare (This change may be made only once in a lifetime.)	N/A	No	Yes	At any time beginning the 30th day before becoming eligible for Medicare.
3K	Former spouse's annuity is not sufficient to make FEHB withholdings for plan in which enrolled.	No	No	Yes	Retirement system will advise former spouse of options.
4	<p>Temporary Continuation of Coverage (TCC) For Eligible Former Spouses and Children.</p> <p>Note: Former spouse may change to Self and Family only if family members are also eligible family members of the annuitant.</p>				
4A	<p>Opportunity to enroll for continued coverage under TCC provisions:</p> <ul style="list-style-type: none"> Former spouse Child who ceases to qualify as a family member 	<p>Yes</p> <p>Yes</p>	<p>N/A</p> <p>N/A</p>	<p>N/A</p> <p>N/A</p>	Within 60 days after the qualifying event, or receiving notice of eligibility, whichever is later.
4B	<p>Open Season:</p> <ul style="list-style-type: none"> Former spouse Child who ceases to qualify as a family member 	<p>No</p> <p>No</p>	<p>Yes</p> <p>Yes</p>	<p>Yes</p> <p>Yes</p>	As announced by OPM.
4C	Change in family status (except former spouse); for example, marriage, birth or death of family member, adoption, or divorce.	No	Yes	Yes	From 31 days before through 60 days after event.
4D	Change in family status of former spouse, based on addition of family members who are eligible family members of the employee or annuitant.	No	Yes	Yes	From 31 days before through 60 days after event.
4E	Reenrollment of a former spouse or child whose TCC enrollment was terminated because of other FEHB coverage and who loses the other FEHB coverage before the TCC period of eligibility (18 or 36 months) expires.	May reenroll	N/A	N/A	From 31 days before through 60 days after the event. Enrollment is retroactive to the date of the loss of the other FEHB coverage.