



*Benefits Administration Letter*

**Number:** 15-209

**Date:** October 20, 2015

**Subject: Federal Employees Health Benefits Program: Self Plus One and Survivor Annuitants**

**Purpose**

Self Plus One is a new enrollment type in the Federal Employees Health Benefits (FEHB) Program that will provide coverage for an enrollee and one designated eligible family member. Beginning in 2016, all FEHB plans will offer a Self Only, Self Plus One, and Self and Family enrollment type. Employees and annuitants will be able to select a Self Plus One enrollment beginning in the 2015 Open Season.

The purpose of this letter is to provide you with information to assist you in advising employees and annuitants who are considering enrolling in or changing to Self Plus One. In particular, this letter describes the impact of enrolling in Self Plus One on the continuation of FEHB in the event of the enrollee's death.

**Survivor Annuitant Eligibility**

For surviving family members to continue FEHB coverage after an employee's or annuitant's death, the enrollee must have been enrolled in Self Plus One or Self and Family at the time of death. If the enrollee was enrolled in Self and Family, at least one family member must be eligible for a survivor annuity. If the enrollee was enrolled in Self Plus One, the **designated family member** under the Self Plus One enrollment must be eligible for a survivor annuity. If the family member designated under Self Plus One is not eligible for a survivor annuity, the enrollment cannot continue and terminates on the last day of the pay period in which the enrollee dies.

Temporary Continuation of Coverage (TCC) will be available to a child who loses FEHB coverage because he/she is not eligible for a survivor annuity. TCC is not available to a spouse who loses FEHB because he/she is not eligible for a survivor annuity.

**Comparison of Self Plus One and Self and Family**

The following table compares survivor annuitant rules under Self Plus One and Self and Family enrollments and explains the circumstances under which FEHB coverage can continue.

Employee/annuitant is enrolled in Self Plus One on date of death	Employee/annuitant is enrolled in Self and Family on date of death
Only one designated eligible family member is covered under the employee/annuitant enrollment.	All eligible family members are covered.
<p>The designated family member must be eligible for a survivor annuity.</p> <p>If the designated family member is not eligible for a survivor annuity, the enrollment terminates. Other family members cannot continue the enrollment.</p>	<p>One family member must be eligible for a survivor annuity.</p> <p>If the surviving spouse is eligible for a survivor annuity, the Self and Family enrollment covers all eligible children.</p> <p>If the surviving spouse is not eligible for a survivor annuity, the Self and Family enrollment continues under the youngest eligible child. The FEHB coverage can cover other eligible children and the surviving spouse.</p>

### **Questions and Answers**

Below are some of the typical questions and answers you may receive from employees and annuitants concerning Self Plus One and survivor annuities:

**1. Q. Who is an eligible family member under Self Plus One?**

**A.** An eligible family member can include either a spouse **OR** an eligible child under age 26. A child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member. More detailed information on eligible family members may be found in the FEHB Handbook at [www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members/](http://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members/).

**2. Q. If the designated covered family member was the spouse of the deceased enrollee, may the spouse continue coverage as a survivor annuitant?**

**A.** Yes, as long as the spouse of the deceased is an eligible survivor annuitant.

**3. Q. Can the surviving spouse of the deceased enrollee increase coverage from Self Only to Self Plus One or to Self and Family to cover his or her children?**

A. Yes, as long as the deceased employee/annuitant was the legal parent or step parent of all covered children. Children under age 26 who are covered under a surviving spouse's FEHB coverage do not need to be eligible for an annuity.

**4. Q. If the designated covered family member was a child of the deceased enrollee, can the child continue FEHB coverage as a survivor annuitant?**

A. Yes, as long as the child of the deceased is eligible for a survivor annuity.

**5. Q. If the designated family member under a Self Plus One enrollment is not eligible for a survivor annuity in his/her own right, can he/she continue the FEHB enrollment?**

A. No. The designated family member of a deceased employee/annuitant must be eligible as a survivor annuitant in order to continue FEHB enrollment.

**6. Q. Can a child who is eligible for a survivor annuity and who was covered under the deceased enrollee's Self Plus One enrollment at the time of death retain the Self Plus One coverage or change the enrollment to Self and Family to cover eligible surviving siblings and/or the surviving spouse not in receipt of survivor annuities?**

A. Yes, as long as the siblings of the child survivor annuitant and/or the surviving parent of the child survivor annuitant are eligible family members of the deceased enrollee.

**7. Q. If the designated covered family member in a Self Plus One enrollment was a child of the deceased enrollee, can the child continue coverage until he or she reaches age 26 and after the survivor annuity ends?**

A. No. The child of a deceased enrollee is eligible for coverage as long as he/she is eligible for a survivor annuity, e.g., until age 18, or, if enrolled in school full time, until age 22.

**8. Q. If the designated covered family member was a child of the deceased enrollee, can the child cover siblings under his/her enrollment until they reach age 26?**

A. The enrollment of the child who was a designated covered family member of the deceased continues for as long as he/she is eligible for a survivor annuity; e.g., until he/she reaches age 18 or, if enrolled in school full time, age 22. Siblings may be covered under the child's Self Plus One or Self and Family enrollment until they reach age 26, but coverage for the entire family will end when the

eligibility for the child carrying the Self Plus One or Self and Family enrollment terminates. Also see # 11.

**9. Q. If an enrollment terminates because a survivor annuitant child is no longer eligible for an annuity, can the child and his/her siblings apply for TCC?**

A. Yes. If the survivor annuitant child's enrollment terminates because his/her eligibility for the survivor annuity ends, the child and his/her siblings who lose FEHB coverage may apply for TCC by contacting the retirement system within 60 days of the date coverage terminates.

**10. Q. If an enrollment terminates because a survivor annuitant child is no longer eligible for an annuity, can the surviving parent apply for TCC?**

A. No. The surviving parent who is not eligible for a survivor annuity is not eligible to apply for TCC upon losing coverage under the child's enrollment.

**11. Q. If the child survivor annuitant who is enrolled in Self Plus One is the oldest child of the deceased employee/annuitant, can he/she cover siblings until they reach age 26?**

A. The child survivor annuitant's enrollment will terminate when he/she is no longer eligible for a survivor annuity, e.g., he/she reaches age 18 or, if enrolled in school full time, age 22. Siblings may be covered under a Self Plus One or Self and Family enrollment until age 26, but coverage for the entire family will end when the child survivor annuitant's enrollment terminates. If the enrollee is the oldest child, it is likely that coverage for the siblings will end before they reach age 26. The survivor annuitant enrollee's eligibility was based on being designated under the Self Plus One enrollment of the deceased and therefore cannot be switched with another family member, such as from an older sibling to a younger sibling to preserve the FEHB coverage

**12. Q. If the designated covered family member was a surviving child eligible for, but not receiving, a FERS survivor annuity due to Social Security Administration benefits, can that surviving child be covered under FEHB as the enrollee?**

A. Yes. The survivor will need to establish a direct pay account with the National Finance Center Direct Payment Remittance System.

**Additional Questions**

For additional information about the Self Plus One enrollment type, please visit [www.opm.gov/selfplusone](http://www.opm.gov/selfplusone). In addition, the following Benefits Administration Letters

are available on our website at [www.opm.gov/retirement-services/publications-forms/benefits-administration-letters/](http://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters/):

- 14-203: Self Plus One Enrollment;
- 14-213: Self Plus One Enrollment;
- 15-205: Self Plus One Final Rule Published;
- 15-208: Federal Employees Health Benefits (FEHB) Program: Self Plus One Operational Issues.

We hope this information will be helpful to you in responding to questions about Self Plus One and survivor annuities.

Sincerely,

John O'Brien  
Director  
Healthcare and Insurance