

3 FAM 3600 BENEFITS

(TL:PER-477; 08-08-2003)
(Office of Origin: DIR)

3 FAM 3610 FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM (FEHB)

3 FAM 3611 AUTHORITY

(TL:PER-311; 3-1-96)
(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)
(Applies to Foreign Service & Civil Service Employees)

a. The authority for the Federal Employees Health Benefits Program is found in:

- 5 U.S.C. Chapter 89
- 5 CFR, Part 890
- FPM Supplement 890-1 (or its replacement when issued by OPM)

b. FPM Supplement 890-1 provides complete information on the FEHB program. It should be referred to when administering the FEHB program for all Federal employees.

c. The definitions for terms used in this subchapter are based on OPM regulations and procedures issued to implement the FEHB program.

3 FAM 3612 APPLICABILITY

(TL:PER-477; 08-08-2003)
(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)
(Applies to Foreign Service & Civil Service Employees)

The administrative responsibilities and internal procedures described in this subchapter and in FEHB handbook apply to all eligible Foreign Service employees of the participating agencies and to Civil Service employees of the Department of State.

3 FAM 3613 RESPONSIBILITIES

3 FAM 3613.1 Office of Personnel Management

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

The U.S. Office of Personnel Management (OPM) is responsible for the Government-wide administration of the FEHB program.

3 FAM 3613.2 Agency Health Insurance Officer

(TL:PER-477; 08-08-2003)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

The Federal Health Benefits Officer in each agency's Washington headquarters is responsible for the coordination of the FEHB program within that agency and is the OPM contact for agency-wide insurance matters. Questions not adequately covered in this subchapter or in FEHB handbook should be referred to:

State	PER/ER
USAID	M/HR/PMES
USIA	Office of Human Resources (M/HR) or Office of Personnel (B/P)
Commerce	USFCS/OFSP
Agriculture	FAS: HRD/FSA APHIS: IS/RMS

3 FAM 3613.3 Agency Designated Personnel Officer

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

a. Each agency designated certifying personnel or administrative officer, whether in the United States or at a post abroad, is responsible for:

- Individual certification of employee's FEHB insurance status;
- Explaining the FEHB program to employees;
- Performing the certifying office responsibilities outlined in FEHB handbook ; and

- Notifying the Agency Health Insurance Officer and appropriate payroll office (in State, PER/ER and FMP/OFO) when employees enter or leave any FEHB plan.

b. These functions are performed under guidance received from OPM and instructions issued by the health benefits officer of the employee's agency.

3 FAM 3613.4 Payroll Office

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

The payroll office (FMP/DFO/OCP) is responsible for employee and employer contributions being transmitted to OPM.

3 FAM 3614 PERSONNEL OFFICE COUNSELLING ON FEHB

(TL:PER-477; 08-08-2003)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

a. FEHB Handbook prohibits agency personnel officers or others administering the FEHB program from recommending or showing favoritism toward a particular FEHB plan or in any other way trying to influence an employee's final selection of a FEHB plan which best meets his or her needs.

b. Personnel Officers must follow the contents of FEHB Handbook when advising employees regarding FEHB Program benefits.

3 FAM 3615 KINDS OF FEHB PLANS

3 FAM 3615.1 General

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

FEHB includes a variety of plans that take very different approaches to health care coverage. However, all FEHB plans have cost-containment provisions such as large-case management and pre-admission certification requirements in place. The individual FEHB plan brochures contain the OPM-negotiated plan benefits, exclusions, claims procedures, services provided and appeal of service provisions.

3 FAM 3615.2 Fee-For-Service Plans

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

a. Under fee-for-service plans, an employee may go to virtually any doctor or hospital. The health care provider will bill the plan directly or give the bill to the employee to send to the plan for payment of covered services.

b. Employee organization fee-for-service plans are sponsored by unions and other employee organizations. Some plans open their membership to all persons eligible for the FEHB and may charge a membership fee or annual dues. Others restrict membership to certain groups of Federal employees.

3 FAM 3615.3 Prepaid Plans (HMO/IPP)

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

The prepaid plans operate through affiliated doctors and hospitals in designated locations. Under these plans an employee's health care needs are prepaid by his or her premiums and are available only from affiliated providers.

3 FAM 3616 FEHB PLAN SELECTION BY EMPLOYEE

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

a. Each eligible employee must be given access to the current OPM FEHB Plan Comparison chart(s) and individual FEHB plan brochures in order to make an informed choice of the FEHB plan which best meet his/her needs. Each employee must decide which FEHB plan is suited to his/her own needs.

3 FAM 3617 KINDS OF COVERAGE AND ELIGIBILITY TO ENROLL OR CHANGE ENROLLMENT

3 FAM 3617.1 Self Only Enrollment

(TL:PER-311; 3-1-96)
(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)
(Applies to Foreign Service & Civil Service Employees)

A self only enrollment provides health benefits only for the enrolled employee.

3 FAM 3617.2 Self And Family Enrollment

(TL:PER-477; 08-08-2003)
(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)
(Applies to Foreign Service & Civil Service Employees)

a. A self and family enrollment provides health benefits for the enrolled employee, his or her spouse, and unmarried dependent children under 22 years of age.

b. In some cases, a disabled child who is 22 years old or older is eligible for coverage if an employee obtains a Certificate of Incapacity from his/her agency providing adequate medical documentation of a mental or physical handicap that existed before the child's 22nd birthday.

c. To provide FEHB coverage for a new eligible dependent, an employee must have self and family FEHB coverage. See FEHB handbook for guidance.

3 FAM 3617.3 Children Covered

(TL:PER-311; 3-1-96)
(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)
(Applies to Foreign Service & Civil Service Employees)

a. In addition to natural children, a FEHB enrollment may also cover an employee's:

- Legally adopted children; and
- Recognized children born out of wedlock.

b. Stepchildren and foster children (including grandchildren) may be included if:

- They live with the enrolled employee in a regular parent-child relationship; and
- The employee meets certain other requirements.

3 FAM 3617.4 Previously Married Children

(TL:PER-311; 3-11-96)
(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)
(Applies to Foreign Service & Civil Service Employees)

Children whose marriage ends before they reach age 22 become eligible for coverage again from the date the marriage ends until they reach age 22.

3 FAM 3618 RECONSIDERATION AND APPEAL

(TL:PER-311; 3-1-96)

(Uniform State/USAID/USIA/Commerce/Foreign Service Corps-USDA)

(Applies to Foreign Service & Civil Service Employees)

The Office of Personnel Management has delegated the authority to agencies to reconsider initial decisions pertaining to health benefit enrollment issues (e.g., denial of enrollment for any reason). Reconsideration consists of a review of an initial decision to determine whether laws and regulations were correctly applied. It is the employee's final level of administrative review for enrollment and coverage issues under FEHB. Requests for reconsideration and appeal should be addressed to the agency health insurance officer (see section 3 FAM 3613.2).

3 FAM 3619 UNASSIGNED