



Federal Employees Health Benefits (FEHB) Program General Information Notice

The [Federal Employees Health Benefits \(FEHB\) Program](#), an employer-sponsored health benefits program, is one of the most valuable benefits of Federal employment. However, coverage is *not* automatic. To be covered, you must select one of the health plans in which you are eligible to enroll. For eligibility requirements, refer to: <http://www.opm.gov/healthcare-insurance/healthcare/eligibility>.

FEHB Program Features:

- No waiting periods. You can use benefits as soon as coverage is effective.
- No pre-existing condition limitations, even if you change plans.
- A choice of coverage.
- A choice of plans and options.

You may compare plans and locate additional detailed information on the Office of Personnel Management (OPM) Web site at <http://www.opm.gov/healthcare-insurance/healthcare>. On the left side of the page, click the **Plan Information** link. To compare the different plans offered to you, click the **Compare Plans** link and follow the directions.

FEHB Open Season:

Each year, an Open Season is held for FEHB program enrollees to change health plans and/or the type of enrollment they have. Eligible employees may also enroll during this time. Open Season begins on Monday of the second full work week in November and closes on Monday of the second full work week in December. Coverage is effective the first day of the first full pay period of the next calendar year. A separate Employee Notice announcing the Open Season will be issued prior to the start date.

FEHB Changes Outside of Open Season:

Outside of Open Season, you can enroll in the FEHB Program, change your enrollment, or cancel coverage **ONLY** in connection with certain Qualifying Life Events (QLEs). Changes must be made within 60 calendar days of the event. For additional information regarding QLEs, refer to the OPM Web site at <http://www.opm.gov/healthcare-insurance/healthcare>. Click the **Enrollment** link on the left side of the page and click the **What Changes You Can Make Outside of Open Season** link in the middle of the page. Allowable QLE changes to FEHB plans are to be made on the Employee Express Web site at <https://www.employeeexpress.gov>.

PlanSmartChoice™:

In addition, to assist you in making an informed decision when selecting benefit options for you and your family, you may access the online **PlanSmartChoice™** health care decision solution tool. You may access the **PlanSmartChoice™** tool during Open Season at: <https://www.plansmartchoice.com/>.

Any questions concerning this notice, contact:
NSSC Customer Contact Center
1-877-NSSC123 or nssc-contactcenter@nasa.gov