



Impacts of a Government Shutdown on Benefits Processing Frequently Asked Questions (FAQ) Updated July 11, 2024

This FAQ document provides information regarding what happens to benefits and insurances during a government shutdown.

How do I pay my insurance premiums during a government shutdown?

It is expected that insurance premiums, typically deducted from your paycheck, will be withheld from the backpay you receive after returning from a furlough. These benefits cover insurance through the Federal Employees Health Benefits (FEHB) Program, Federal Dental and Vision Insurance Program (FEDVIP), Federal Employees' Group Life Insurance (FEGLI) Program, and the Federal Flexible Spending Account (FSAFEDS) Program. Please note, depending on how long a government shutdown lasts, your FSAFEDS allotment may be recalculated to capture missed premiums.

For those who directly pay insurance premiums for coverage through the Federal Long Term Care Insurance Program (FLTCIP), you will be responsible for paying these premiums directly, as they will not be collected from your backpay. Employees who pay premiums through Direct Bill or Automatic Bank Withdrawal will continue to receive billing, but the insurer will not terminate coverage for nonpayment of premiums during the lapse in appropriations.

More information on the collection of past due premiums will be provided at the end of the government shutdown.

Important: Additional information regarding the treatment of past due premiums owed for insurances purchased through the NASA Employees Benefit Association (NEBA) will be distributed upon return from furlough. Historically, some premiums have been waived.

Will my benefits continue during a government shutdown?

All benefits and insurances you are enrolled in will continue without interruption. However, you may experience a delay in payment of claims submitted through FSAFEDS or FLTCIP.

- For FLTCIP, claims will not be paid until past due premiums are remitted.
- For FSAFEDS, claims for dependent care will be processed with no delay as long as the funds are available. Claims for health care related expenses may be delayed until payroll allotments are restarted.

How will a furlough impact my Open Season elections?

There are no impacts currently expected due to a government shutdown.

How do I make a change to my insurance(s) if I experience a Qualifying Life Event during a government shutdown?

You may make changes to your benefits during a government shutdown, the same way you currently make changes to your benefits. Your furlough status does not impact your ability to make any changes. The NSSC Benefits Processing Team will be available during a government shutdown to continue to process benefits changes.

- Changes to health insurance coverage may be made via [Employee Express](#) or submitted through the [HR Service Center - Benefits](#).
- Changes to life insurance coverage through FEGLI, may be submitted via the [HR Service Center - Benefits](#).
- Changes to insurance coverages through NEBA may be submitted directly to [MetLife](#).
- Changes to FEDVIP and FSAFEDS coverage may be submitted directly to [BENEFEDS](#).
- Changes to FLTCIP may be submitted directly to [Long Term Care Partners](#).

How do I update my beneficiaries?

You will update your beneficiary information using the same process as if there was not a government shutdown. For detailed instructions on how to view and update beneficiaries, please review [Designating Beneficiaries for NASA Benefits](#).