

HC-SSC Health Insurance Information After Separation from Federal Service

Employees enrolled in Federal Health Benefit Program (FEHBP) at separation will have their FEHB continued to the end of the pay period. After the FEHB termination date there is a 31-day extension of coverage. During this time the options are to convert to an individual policy with the carrier, shop Affordable Care Act (ACA) Marketplace plan or elect Temporary Continuation of Coverage (TCC). In order to manage TCC elections **post separation**, HC-SSC will be accepting mailed forms with any necessary documentation at:

Department of Energy

Attn: TCC Enrollment Human Capital

Room 4E-052

1000 Independence Avenue, SW

Washington, DC 20585

- **Termination of FEHB coverage.** If you were enrolled in FEHB on your separation date, a copy of the SF 2810, Notice of Change in Health Benefits Enrollment, will be provided upon your separation. Your health insurance will terminate on the last day of the pay period in which your separation is effective. Your enrollment will continue temporarily for 31 days from the effective date of your termination in order to give you an opportunity to contact your health insurance carrier for the options available to you. This [31-day extension of coverage](#) will be at no cost to you. If you or a covered family member is an inpatient in a hospital on the 31st day of your extension of coverage, FEHB benefits for the hospitalized person will continue for the length of the hospitalization, up to a maximum of 60 more days.
- **Replacement Coverage.** You should contact your current health insurance plan for eligibility to convert to an individual policy if offered by the carrier of your plan within 31 days from the date in Part H of the SF 2810, but no later than 91 days from the date your enrollment terminates (Part A, item 8 of SF 2810). If you don't receive the SF 2810 within 60 days of your separation, or you aren't able to request conversion on time for reasons beyond your control, you can request a late conversion by writing directly to the carrier of your plan. If your current plan no longer offers its own non-FEHB plan for conversion purposes, you can contact your current health insurance carrier for assistance in enrolling inside or outside the Affordable Care Act (ACA) Marketplace plan. For your eligibility to enroll in health insurance through the ACA Marketplace, visit www.healthcare.gov.
- **Temporary Continuation of Coverage (TCC).** You may also elect to continue your health insurance under the FEHB program for up to 18 months after your separation date (unless your separation is involuntary due to gross misconduct). You will have 60 days

from the date of your separation, or this notice to enroll in TCC. You may select any plan in the FEHB Program in which to continue your coverage if you are otherwise eligible to enroll in the plan. You may change your enrollment during the annual Open Season. You will be required to pay both the employee and government share of the premiums, plus a two percent charge for administrative expenses. Your TCC enrollment and premium charges begin on the day after the 31-day period of free coverage ends.

- If the enrollee changes plans or options upon election of TCC, enrollment in the previous plan or option will continue through the 31-day extension of coverage. Enrollment in the new plan or option will become effective the day after the 31-day extension of coverage and will continue for up to 17 months.
- After TCC coverage ends (except if the enrollee canceled his/her enrollment or the plan was discontinued), the enrollee is eligible for another 31-day extension of coverage at no cost to him/her, and the enrollee is eligible to [convert](#) to a non-group contract offered by his/her health benefits plan.
- If you are interested in continuing your FEHB coverage, you may download the **SF-2809, Health Benefit Election Form** online at http://www.opm.gov/forms/pdf_fill/sf2809.pdf and the information pertaining to TCC may be obtained at <https://www.opm.gov/healthcare-insurance/healthcare/temporary-continuation-of-coverage/>.
- **Premiums for TCC coverage** can be found at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>. Select your zip code, the radio button next to *Temporary Continuation of Coverage (TCC) Enrollee* and search. The price indicated in the *Enrollee Premium* column is the **monthly cost you will pay**.
- TCC elections requested by separated Department of Energy employees are processed first by the agency. After the agency approves the TCC election the National Finance Center (NFC) is responsible for the Direct Premium Remittance System (DPRS). The Direct Premium Remittance System is a centralized automated system that enrolls, bills, and collects health insurance premiums from eligible non-Federal enrollees who elect to participate in the Federal Employees Health Benefits (FEHB) Program under the Temporary Continuation of Coverage (TCC) and Spouse Equity regulations. DPRS processes the reporting of information between the enrollees and the insurance carriers and the Office of Personnel Management (OPM).
- The National Finance Center (NFC), Direct Premium Remittance System also offers Preauthorized Debit, as a convenience to their customers, which is a one-time set up after you, the remitter, has provided authorization. Preauthorized Debits let NFC collect payments automatically on a predetermined date. With the safety and security of electronic transfer of funds, you have the guarantee that your payment will be made in a timely manner and not lost in the mail. Missed payments could lead to being dropped from the TCC program.