



HRSC EAST EMPLOYEE BENEFITS UPDATE

Change In Marital Status Is A Life Event For Certain Changes to Health and Life Insurance

A change in your marital status (marriage, divorce, death of a spouse, legal separation) is a life event that may allow you to make certain changes to your health and life insurance. These changes are discussed below.

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

A change in your marital status allows you to make a change to your FEHB 31 days before through 60 days after the date of the event. You will make your FEHB election electronically using the Employee Benefits Information System (EBIS) or The Benefits Line. Based on a change in marital status you can:

- Enroll in FEHB;
- Change your enrollment from self-only to self and family;
- Change your enrollment to another FEHB plan or option (examples: Mail Handlers to Blue Cross, or high option to low option of the same plan);
- If you participate in premium conversion, you can change your enrollment to self only if you are the last eligible family member under the FEHB enrollment. Remember, there is no automatic change from a self and family enrollment to self-only enrollment even you no longer have eligible family members; and
- If your participate in premium conversion, you can cancel your enrollment as a result of the change in marital status only if you and all eligible family members now have other health insurance coverage.

If you currently have a self and family enrollment you can add or delete a family member to that plan without making an enrollment change. To add family members complete a "Request to Add/Delete Members to a Current Family FEHB Enrollment" and mail it directly to your health insurance carrier. You can download this form from the Civilian Benefits Information Center at <http://www.civilianbenefits.hroc.navy.mil/html/pdf/12890-10.pdf>.

Based on a change in marital status you can also change whether you participate in FEHB premium conversion. Premium conversion is a tax benefit. It allows you to allot a portion of your pay to your employer, who will in turn use that amount to pay your FEHB premium. This allotment is made on a pre-tax basis, which means that the money is not subject to Federal income, Medicare, or Social Security taxes, and in most cases, state and local taxes. The allotment reduces your taxable income, so less tax is withheld, and your paycheck is larger. The change to your premium conversion participation must be made within 60 days of your change in marital status. Call The Benefits Line for additional information about premium conversion.

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

A change in your marital status allows you to make a change to your FEGLI within 60 days of the date of the event. Due to change in marital status you can:

- Increase multiples of Option B (up to a maximum of 5 total). If the change is based on marriage you can increase coverage based on the number of additional family members. If the change is based on divorce or death of spouse you can increase coverage based on the total number of dependent children.
- Increase multiples of Option C up to the maximum of 5 total no matter how many family members acquired with the event.

You cannot elect Basic coverage or elect Option A based on change in marital status.

You may decrease your FEGLI coverage at any time.

Your Option C coverage does not automatically cancel when you no longer have any eligible family members, (a spouse or unmarried dependent children under age 22); you must make the change electronically using The Employee Benefits Information System (EBIS) or The Benefits Line.

DESIGNATIONS OF BENEFICIARY

If you have a change in marital status you may want to review your designations of beneficiary forms and update as necessary. Remember that any previous designations remain valid until they are replaced by new designations. The different beneficiary forms are described below. Additional information about designations of beneficiary is available on the OPM homepage at <http://www.opm.gov/insure/designations/index.asp>.

FORM NUMBER	PURPOSE OF DESIGNATION	DOWNLOAD FORM FROM	MAIL FORM TO
SF 2823, Designation For FEGLI	Determines how proceeds from the life insurance are distributed.	http://www.opm.gov/forms/pdf_fill/sf2823.pdf	HRSC East Norfolk Naval Shipyard Building 17, Code 43 Portsmouth, VA 23709-5000
SF 1152, Designation For Unpaid Compensation	Determines how any unpaid salary and lump sum annual leave are distributed	http://www.opm.gov/forms/pdf_image/sf1152.pdf	HRSC East Norfolk Naval Shipyard Building 17, Code 43 Portsmouth, VA 23709-5000
SF 3102, Designation For FERS	Designates who is to receive a lump-sum payment which may become payable under the FERS. It does not affect the right of any person who is eligible for survivor annuity benefits	http://www.opm.gov/forms/pdf_fill/sf3102.pdf	HRSC East Norfolk Naval Shipyard Building 17, Code 43 Portsmouth, VA 23709-5000
TSP-3, Designation For TSP	Determines how any money that is invested in TSP is distributed	http://www.tsp.gov/forms/tsp3web.pdf	Thrift Savings Plan Service Office National Finance Center P. O. Box 61135 New Orleans, LA 70161-1135
SF 2808, Designation For CSRS	Designates who is to receive a lump-sum payment which may become payable under the CSRS. It does not affect the right of any person who is eligible for survivor annuity benefits.	http://www.opm.gov/forms/pdf_image/sf2808.pdf	Office of Personnel Management Retirement Operations Center P. O. Box 45 Boyers, PA 16017-0045

QUESTIONS

If you have any questions, please call The Benefits Line at 1-888-320-2917, select option 2 to talk to a benefits counselor then option 1 for East Region. Benefits counselors are available from 7:30 a.m.– 4:30 p.m. EST Monday through Friday.

You may e-mail the Retirements and Benefits Division anytime at Benefits_east@east.hroc.navy.mil.

The TTY number for the hearing impaired is (757) 396-7078.