

Self Plus One

Introduction

The Bipartisan Budget Act of 2013 establishes a Self Plus One enrollment type in the Federal Employees Health Benefits (FEHB) Program. Coverage under a Self Plus One enrollment will be available beginning in January 2016. The first opportunity to enroll in Self Plus One will be during the annual Federal Benefits Open Season beginning in November 2015.

Frequently Asked Questions

- **What is Self Plus One?**

Self Plus One is a new enrollment type in the Federal Employees Health Benefits (FEHB) Program that allows you to cover yourself and one eligible family member you designate to be covered. Starting in 2016, all FEHB plans (your health insurance plans) will offer a Self Only, a Self Plus One, and a Self and Family enrollment type. Employees and annuitants will be able to select a Self Plus One enrollment beginning in the 2015 Open Season.

- **When is the first opportunity to change my enrollment to Self Plus One?**

You will be able to select a Self Plus One enrollment beginning in the 2015 Open Season. After Open Season, you will have an opportunity to change your enrollment upon experiencing a Qualifying Life Event (QLE).

- **I am an employee. When will a Self Plus One enrollment be effective?**

If you choose a Self Plus One enrollment during the 2015 Open Season, your enrollment change will be effective on the first day of the first full pay period in January 2016. If you choose a Self Plus One enrollment outside of Open Season, generally your enrollment change will be effective on the first day of the first pay period following the one in which you make a change. The earliest available effective date for a Self Plus One enrollment is January 1, 2016.

- **Who can be covered under a Self Plus One enrollment?**

A Self Plus One enrollment covers the enrollee and one designated eligible family member. The definition of eligible family members has not changed. Your eligible family member can include either a spouse OR a child up to age 26. A child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

- **How is Self Plus One different from Self Only or Self and Family?**

A Self Only enrollment covers only the enrollee. A Self and Family enrollment covers the enrollee and all eligible family members. The new Self Plus One enrollment type covers the enrollee and one eligible family member you designate to be covered.

- **How will I know if a Self Plus One enrollment is right for me?**

You should determine your eligible family members and decide which enrollment type is best for you. A Self Plus One enrollment type will cover you and one eligible family member. During Open Season 2015, you will want to pay close attention to the benefits and rates in both the plan you currently have and other FEHB plans available to you. OPM will release materials in advance of Open Season to help you make this important decision. Visit www.opm.gov/openseason to access these materials.

- **When will OPM release the rates for the Self Plus One enrollment type for each plan?**

Rates are announced in early October before Open Season begins. When posted, 2016 rates will be available at www.opm.gov/openseason.

- **Will a Self Plus One enrollment cost less than two Self Only enrollments or a Self and Family enrollment?**

Rates for plans are not yet available. It will be very important during this year's Open Season to look at the rates for the plan you are in and for other plans as well. It may be possible to save money by enrolling in a Self Plus One enrollment, but you should review your health benefit needs and the available FEHB plans to determine which plan is best suited to meet your needs.

- **When will a Self Plus One enrollment be effective for annuitants?**

If you choose a Self Plus One enrollment during the 2015 Open Season, your enrollment change will be effective on the 1st of January. For annuitants, Open Season enrollments are always effective on the 1st day of the year following the end of the Open Season. If you choose a Self Plus One enrollment outside of Open Season, your enrollment change will be effective on the first day of the first pay period following the one in which you make a change. For example, if you request an allowable change in the middle of February, your change will be effective on March 1st.

- **Will domestic partners/non-married partners be eligible for coverage under a Self Plus One enrollment?**

No. Only legally married spouses are considered eligible family members under any FEHB enrollment, including Self Plus One. This has not changed with the addition of the new Self Plus One enrollment type.

- **If I choose Self Plus One now, will I be able to make changes to my plan later?**

Yes. You can always make changes to your plan during Open Season. In addition, you can make changes if you experience a Qualifying Life Event. For example:

- If you are currently enrolled in Self Plus One, upon the addition of a newly eligible family member, you can change to Self and Family enrollment.
- If you are currently married and enrolled in a Self Plus One enrollment, in the event you divorce, you can make a change to Self Only.

- **I am an employee. What if I miss the Open Season and I want to change to a Self Plus One enrollment?**

As an active employee, you must experience a Qualifying Life Event (QLE) in order to change your enrollment outside of Open Season. These are events such as marriage, divorce, the birth or adoption of a child, or a family member's loss of coverage under another health insurance program. *Reminder: No changes to Self Plus One can be made prior to the 2015 Open Season.*

- **I am an annuitant. What if I miss the Open Season and I want to change to a Self Plus One enrollment?**

Annuitants are allowed to decrease enrollment at any time. This means that if you have a Self and Family enrollment and you decide you would like to change to a Self Plus One enrollment, you may do so throughout the year. If you choose a Self Plus One enrollment outside of Open Season, generally your enrollment change will be effective on the first day of the first pay period following the one in which you make a change.

If you have a Self Only enrollment, you must experience a Qualifying Life Event in order to change to Self Plus One. These are events such as marriage, divorce, or a family member's loss of coverage under another health insurance program.

- Where can I go for additional information? www.opm.gov/selfplusone.