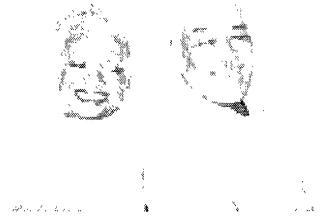


Self Plus One: New Insurance Option for You

Get the Care You Need in 2016 - Available for Selection This Open Season

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

Self Only covers only you (the enrollee). Self and Family covers you and two or more eligible family member that you designate to be covered. Self Plus One covers you and one eligible family member that you designate to be covered.

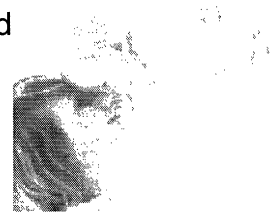


Who is eligible to be covered under Self Plus One?

- Spouse
- A child up to the age of 26
- A child over the age of 26 who is incapable of self-support because of a mental or physical disability that existed before the age of 26

What is the benefit of switching to Self Plus One? How will I know if I should make the change?

It is likely that Self Plus One will be the lower cost option compared to Self and Family if you only have one family member to put on your insurance.



What do I need to do if I would like to change my enrollment type?

If you want to make the change, you must first enter your new selection into PostalEASE ([online](#), at a kiosk, or through paper application). You will then need to re-enter your eligible family member into the system because his or her data will not automatically transition over.

When can I make the change and when will it go into effect?

You can switch to Self Plus One during this year's Open Season, which will take place from November 9 – December 14, 2015. The enrollment change will be effective on January 9, 2016.

For additional information, please visit the [OPM website](#) to learn more about Self Plus One.

U.S. OFFICE OF PERSONNEL MANAGEMENT

SPECIAL INITIATIVES SELF PLUS ONE

Self Plus One Enrollment Type

The FEHB Program introduces the Self Plus One Enrollment Type.

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

- **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.
- **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.
- **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.
- **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.
- **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.

- **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.

- **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.

- **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 married and chose a Self Plus One enrollment, in the event you divorce, you can make a change to Self Only. Alternatively, you can change to Self and Family if you have an eligible child. Other QLEs allow you to make changes as well. You can see a list of all your QLE opportunities on the SF [2809](#).

- **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.

- **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 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. **No changes to Self Plus One can be made prior to the 2015 Open Season. Changes are effective January 1, 2016.** If you have a Self Only enrollment, however, 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. For a full list of allowed QLEs, please view the [SF 2809](#). *Reminder: No changes to Self Plus One can be made prior to the 2015 Open Season. Open Season changes for annuitants are effective January 1, 2016.*

• **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, 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.

• **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. For a full list of allowed QLEs, please view the [SF 2809](#). *Reminder: No changes to Self Plus One can be made prior to the 2015 Open Season.*



Related Information

- [Carrier Letter 2015-08 Federal Employees Health Benefits \(FEHB\) Program: Self Plus One Enrollment Communication Strategy \(PDF file\)](#)
- [Attachment 1: FAQs \(PDF file\)](#)
- [The New Self Plus One Enrollment Type \(PDF file\)](#)
- [Carrier Letter 2014-30 Federal Employee Health Benefits \(FEHB\) Program: Self Plus One \(PDF file\)](#)
- [BAL 14-213: Federal Employees Health Benefits \(FEHB\) Program: Self Plus One Enrollment \(PDF file\)](#)