

Annuitants and Compensationers

Eligibility for Health Benefits After Retirement

Requirements

You are eligible to continue health benefits coverage, upon retirement, if you meet all of the following requirements:

- you are entitled to retire on an immediate annuity under a [retirement system](#) for civilian employees (including FERS MRA + 10 retirements); *and*
- you have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of [service](#) immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

When you [elect not to enroll](#) or [cancel](#) your enrollment, you certify by your signature on the Health Benefits Election form (SF 2809) that you understand the effect this has on your eligibility to carry coverage into retirement.

MRA + 10

If you are a separating employee covered under FERS and you qualify for an immediate annuity under the [Minimum Retirement Age \(MRA\) + 10 provision](#), you can continue your enrollment when your annuity starts, as long as you meet the [requirements for continuing coverage](#).

If you postpone receipt of your annuity, your enrollment will terminate when you separate from your employment. You will be eligible for [temporary continuation of coverage](#) (TCC) or [to convert](#) to an individual contract. You may choose to resume FEHB coverage on the date you select for your annuity to begin.

Service

For purposes of continuing FEHB coverage into retirement, "service" means time in a position in which you were [eligible to be enrolled](#). You are not required to have been an *enrollee* continuously, but you must have been continuously *covered* by an FEHB enrollment. This includes:

- time you are covered as a family member under another person's FEHB enrollment;
- time you are covered under the Uniformed Services Health Benefits Program (also known as TRICARE or CHAMPUS) or CHAMPVA as long as you were covered under an FEHB enrollment at the time of your retirement. (You must enroll in FEHB within 60 days after you lose coverage under the Uniformed Services Health Benefits Program or CHAMPVA for that time to be considered as part of continuous FEHB coverage.)

Coverage under Medicare does not count in determining continuous coverage.

Service as a Non-appropriated Fund employee does not count in determining continuous coverage since it is not Federal service and not subject to FEHB coverage.

Break in Service

Breaks in service are not counted as interruptions when the [5 years of service requirement](#) is determined, as long as you reenroll within 60 days after your return to Federal service.

Example 1

Joan elected FEHB coverage on February 11, 2007, and had a break in service from January 1, 2011 through January 1, 2013. Upon her return to service, she again elected to enroll. She retires on December 31, 2014. She is eligible to continue her health benefits coverage into retirement, since she has been continuously enrolled for the 5 years of service prior to retirement.

Example 2

Eduardo elected not to enroll in the FEHB Program upon his employment. He left Federal service in 2011. He was rehired in 2011, and elected to enroll. When he retired in 2014, he was not eligible to continue health benefits into retirement since he was not covered for the five years of service before his retirement. His 2011 rehire date does not count as his first opportunity to be insured because of his prior employment in which he elected not to enroll.

Late Election

You are considered to have been continuously enrolled when you are allowed to make a late election because your employing office determined that you weren't able to timely enroll for reasons beyond your control.

Example

Anne's employing office notified her on March 20, 2011 that she could make a late election to enroll in the FEHB Program. She promptly enrolled, and on January 1, 2016, she retired. She is able to continue her health benefits coverage into retirement, since March 20, 2011, is considered to be her first opportunity to enroll.

Service with an International Organization

If you transfer to an International Organization and elect to continue FEHB coverage, the service with the International Organization is included in determining whether the [5 years of service requirement](#) is met. If you don't elect to continue your FEHB coverage or drop your enrollment before you return to Federal service, the time with the International Organization without FEHB coverage is not included in determining whether the 5-year requirement was met.

Eligibility as a Temporary Employee

Your decision not to enroll as a temporary employee eligible for coverage under 5 U.S.C. 8906a doesn't affect your future eligibility to continue coverage as a retiree. Only service for which the Government contributes toward the cost of your health benefits counts in determining

whether you meet the [5 years of service \(or first opportunity\) requirements](#) to continue coverage as a retiree. Since the Government doesn't share in the cost of a temporary employee's enrollment, eligibility to enroll under 5 U.S.C. 8906a is not considered your first opportunity for purposes of continuing health benefits coverage into retirement.

Eligibility under Temporary Continuation of Coverage

Your enrollment or eligibility for enrollment as a former employee under the temporary continuation of coverage (TCC) provisions is not considered in determining whether you meet the [5 years of service requirement](#) for continued coverage as a retiree, since you are not a Federal employee at that time. However, time that you were an employee eligible to enroll but were covered as a family member under the TCC enrollment of another person does count toward the 5 years of service requirement.