
Continued Life and Health Insurance

You will continue to receive life and health insurance for 31 days after you are separated.

- If you are separated by a RIF, you can convert to an individual policy.
- If you retire, you can continue your policy.
- If you accept another job in the federal service, your coverage will continue.
- You may not sign up for initial or additional coverage.

ELIGIBILITY REQUIREMENTS

To continue coverage after separation, you must have been enrolled for the last five years or since your first opportunity to enroll.

REGISTRATION

Contact your human resources office. You also can contact the life and health insurance companies.

Your copies of the insurance documents contain information about conversion and termination conditions. Consult these documents and related pamphlets from your life and health insurance companies.

DISCUSSION

- **Life insurance** coverage will continue for 31 days after separation. During that time you can convert to a nongroup policy without taking a medical examination. This nongroup policy may provide for different dollar amounts of coverage and may exclude disability or accidental death benefits.

If you retire, your life insurance will continue based upon the options in coverage you select when you retire. The government will continue to pay its share of the premiums.

- **Health insurance** coverage will continue for 31 days after separation. During that time you can convert to a nongroup policy without taking a medical examination or extend your existing plan for up to 18 months by paying both your and the government's share of the premiums.

If you retire, you may continue the coverage. The government will pay a share of the premiums.

QUESTIONS AND ANSWERS

If I am receiving medical treatments when my 31 days runs out, will the insurance company pay my claims.

Most insurance companies give you a year after coverage runs out to submit claims for payment, but the treatments must have occurred before the coverage expired. One exception to this occurs if you are in the hospital on the 31st day of the temporary extension. In that case, coverage will continue for as long as you are in the hospital, but not beyond 60 additional days.

I am transferring to a new location and have health benefits coverage from a local health maintenance organization (HMO) that provides no



services at my new site. Can I change my health insurance to a new provider?

If you are enrolled in an HMO and move outside the service area of that plan, you may change to any other plan available in the new area and may also change options from self only to self and family. If you are enrolled in Blue Cross or another plan offering service throughout the country, you cannot use the relocation as a reason for enrolling in a different plan or changing your enrollment.