



**Federal Employees  
Health Benefits Program**

Quick Reference Guide



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### NEW ENROLLMENT

#### **NEW ENROLLMENT**

When an employee elects to enroll in the FEHB program (list below is not all inclusive):

- New Hire
- Open Season



#### **Process an SF 2809**

Effective Date = based on Quality Life Experience (QLE). (Refer to Office of Personnel Management's (OPM) FEHB Handbook.)

Transaction = New Enrollment

Event Code That Permits Change = OPM Code for QLE (Refer to OPM's Table of Permissible Changes.)

Date of Event = Date of QLE

Date Signed = Must be no earlier than 31 days before and no later than 60 days after the event

Date Received in Personnel Office = Date received in Personnel Office Identifier (POI)

Is this a retroactive adjustment? = Select No

#### **Notes for New Enrollment Processing**

- FEHB Coverage Code must be 4 (Eligible Pending) for employees who are eligible to enroll in health benefits. If IRIS 115 is not 4 (Eligible Pending), correct with an accession action or use a 915 Nature of Action (NOA) and select 4 (Eligible Pending). If this does not work, submit a ServiceNow request to the Benefits Processing-FEHB Group to correct the FEHB coverage code.
- New hire must be in pay status for 1 pay period before becoming eligible for FEHB. If processed timely, no Special Payroll Processing System (SPPS) Web request is needed.
- If the SF 2809 was processed late, submit an SPPS Web request to collect FEHB premiums from the effective pay period to the pay period the SF 2809 was processed in.
  - Include the effective date of the original FEHB with a detailed explanation of the circumstances surrounding the lateness of the change.
  - The dates on the SF 2809 MUST substantiate the requested action and effective dates.
- When a new hire comes aboard, the employee's address AD 349, should be processed and updated before the FEHB document is processed. If it is not, the system will pick up the address of the Agency on the SF 2809/SF 2810. The carrier will not have the employee's correct address and all of the employee's mail will go to the Agency. Per OPM, it's the employee's responsibility to notify the carrier directly of the changed address.
- Agency should notify the Benefits Processing-FEHB Group through ServiceNow when they delete an SF 2809/2810 in the system. The Benefits Processing-FEHB Group will fax a voided SF 2809/2810 to the carrier.

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### CHANGE IN ENROLLMENT

#### CHANGE IN ENROLLMENT

When an enrollment is changed because of:

- Open Season
- Marital Status
- Rejection by the Carrier
- Error Correction



#### Process an SF 2809

Effective Date = Based on QLE (Refer to OPM's FEHB Handbook.)

Transaction = Change in Enrollment

Event Code = Other

Event Code That Permits Change = OPM Code for QLE (Refer to OPM's Table of Permissible Changes.)

Date of Event = Date of QLE

Date Signed = Must be no earlier than 31 days before the event and no later than 60 days after the event

Date Received in Personnel Office = Date received by Agency

Is this a retroactive adjustment? = Select No

**NOTE:** An Agency is not to use the Transaction Code "Administrative" when processing an SF 2809 correction. The Transaction Administrative Code is only used to correct pre-tax errors or changes. If Administrative is used as a Transaction Code, the SF 2809 will show as "applied;" however, it goes to "history" on the IRIS 515 screen and never updates on the IRIS 115 screen. The carrier receives the SF 2809 but the employee does not get a deduction for the premium. The Agency will have to process the document again correctly.

#### Notes for Enrollment processing:

If an SF 2809 is processed timely, then no SPPS Web request is necessary.

If processed late, submit an SPPS Web request to collect FEHB premiums from the effective pay period through the pay period in which the SF 2809 was processed.

- Include effective date of the original FEHB with a detailed explanation of the circumstances surrounding the lateness of the change.
- The dates on the SF 2809 MUST substantiate the requested action and effective dates.

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### ENROLLMENT CODE CORRECTION

#### ***ENROLLMENT CODE CORRECTION***

An Agency transfers an employee in with the incorrect enrollment code or processes a new or change of enrollment with the incorrect code.



#### ***Process an SF 2809***

**Transaction:** Change

**Event Code that Permits Change:** Leave blank

**Event:** Correction

**Effective Date:** Same as original enrollment, unless it was a transfer in and not the beginning of a pay period. Then you will have to go to the next pay period and correct the date in the system using a Master File Document and send a corrected document to the Benefits Processing-FEHB Group through ServiceNow.

**Pay Period:** Same as original document. (See info for effective date.)

**Remarks:** State reason for correction.

**Dependents:** Depending on the Agency's front-end system, list dependents. If the Agency is correcting a transfer in code, they will have to obtain an SF 2809 from the employee to complete dependent information.

The Agency has to complete the rest of the SF 2809 as required.

**NOTE:** The Agency can request, through Benefits Processing-FEHB Group with a ServiceNow Ticket, to pull the incorrect SF 2810 transfer in and correct it with the right code, or pull the incorrect SF 2809, and the Benefits Processing-FEHB Group will void it with the carrier.

The Agency will have to process an SPPS Web request to bill/refund the employee for FEHB premiums.

#### ***How do you correct the IRIS 115 Screen when the FEHB Coverage Code indicates 1 (Enrolled) and the FEHB information (code and premiums) is not listed?***

Submit a ServiceNow ticket to the Benefits Processing-FEHB Group requesting the FEHB Coverage Code be changed from a 1 (Enrolled) to 4 (Eligible Pending). Once the Benefits Processing-FEHB Group notifies the Agency of the change, the Agency needs to process a new SF 2809 back to the original effective date. If necessary, the Agency will have to process an SPPS Web request to bill the employee for the missing FEHB premiums.

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### CANCELLATIONS

#### **CANCELLATIONS**

Employee must have a QLE that would permit canceling their FEHB coverage.



#### **Process SF 2809**

Effective Date = Last day of pay period in which received by Personnel Office Identifier (POI)

Transaction = Cancel (By Employee)

Event Code = Other

Event Code That Permits Change = OPM Code for QLE. Refer to OPM's Table of Permissible Changes.

Date of Event = Date of QLE

Date Signed = Must be no earlier than 31 days before the event and no later than 60 days after the event

Date Received in Personnel Office = Date received in POI

Is this a retroactive adjustment? = Select No

#### **Notes for Cancellations processing**

If cancellation is processed timely, no SPPS Web request is needed.

If cancellation is processed late, submit an SPPS Web request to refund FEHB premiums from effective pay period to the pay period in which the SF 2809 was processed.

- Include the effective date of the original FEHB with a detailed explanation of the circumstances surrounding the lateness of the change.
- The dates on the SF 2809 MUST substantiate the requested action and effective dates.

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### EFFECTIVE DATES

**Effective Dates** - Refer to Table of Permissible Changes for additional information

**a. Birth of the baby**

- i. If the employee is going from “Self” to “Family” or “Self Plus One,” the date of the event is the date of birth and the effective date is the beginning of the PP in which the baby is born.
- ii. If the employee is already in “Family” coverage, the date of event is the date of birth and the effective date is the day the baby is born.

**b. Marriage**

- i. If the employee has “Family” coverage, the event date is the day of marriage and the effective date is the day of marriage.
- ii. Employee submits enrollment change from 31 days before the date of marriage to 60 days after the change in family status. If employee is in “Self Only,” in most cases, the date of the event is the marriage date, and the effective date is the first day of the PP in which marriage occurs or the first day of the PP after the SF 2809 and marriage license are turned in.

**c. Divorce**

- i. If the employee is in “Family” coverage and has dependents remaining on his/her policy, the ex-spouse is dropped on the day of divorce and the carrier will give the spouse 31 days of coverage from the divorce date.
- ii. If the employee is in “Family” coverage and there are no other dependents remaining on his/her policy, the employee will change from “Family” to “Self Only” the PP after divorce. The carrier will give the spouse 31 days of coverage from the divorce date.
- iii. If the employee is remaining in a “Family” coverage plan and has a final divorce decree, the ex-spouse is removed on the date of divorce. If the employee is going from family to “Self-only,” or self plus one with dependents, due to a final divorce decree, the effective date is the PP after the date of the final divorce decree.

### **How to correct the effective date on the IRIS 115 Screen?**

Agencies should change the date using a Master File Change Document (Document Type 030). The correct date should be entered in the **HB-Date-Eff** field in the following format:

- FEHB three-digit enrollment code and YY/MM/DD with no spaces between the enrollment code and the date. A data entry example for Enrollment code 104 and date of 6/24/09 would be 104090624.
- The correct date will only be reflected in PPS’ history once a subsequent personnel action is processed.

When the Agency makes an effective date correction in the system, the correction does not flow over to the carrier; therefore, submit a ServiceNow ticket to the Benefits Processing-FEHB Group to notify the carrier of the corrected date. The Agency should ensure that SF 2809 in the employee’s electronic Official Personnel Folder (e-OPF) reflects the correct effective date. The Agency will need to process an SPPS Webrequest to either refund/bill the employee.

**NOTE:** A termination (SF 2810) or a cancellation (SF 2809) effective date cannot be changed in IRIS. The dates would have to be changed by notifying the Benefits Processing-FEHB Group through ServiceNow to correct SF 2809/SF 2810 with the carrier. A hard copy of the corrected SF 2809/SF 2810 must be put in employee’s eOPF.





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### WAIVED

#### **WAIVED**

When an employee elects not to enroll in the FEHB program (new hire)



#### **Process SF 2809**

Transaction = Waived

Event Code = Other

Event Code That Permits Change = 1A (Initial opportunity to enroll)

Date of Event = Accession Date

Date Signed = Within 60 days of Accession Date

Date Received in Personnel Office = Date the SF 2809 was Received in POI

### **Notes for Waived processing**

If the employee does not submit SF 2809 within 60 days, the system will change the FEHB Eligibility Code to 3 (Waived). The National Finance Center (NFC) system will generate a an NOA 915 action to change an employee's record from FEHB Coverage Code 4 (Eligible Pending) to FEHB Coverage Code 3 (Waived) when an FEHB election is not made by a New Hire after the 60-day accession date.

### **How to correct the FEHB Coverage Code 3 (Waived) on IR115 Screen to 4 (Eligible Pending)**

Scenario: An Agency tried to process the FEHB document but could not due to the FEHB Coverage Code 3 (Waived) on IR115 Screen.

Action: Correct the 915 action with 001 (cancellation). The action will automatically correct the FEHB Coverage Code from 3 (Waived) to (Eligible Pending). Once you see the 4 (Eligible Pending) on IR115, then you can process the FEHB document.

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### TRANSFER IN

#### **TRANSFER IN**

Transfer Ins are processed with an SF 2810.

#### **CORRECTIONS NEEDED AFTER THE TRANSFER IN SF 2810 is PROCESSED.**

Example: If an Agency transfers in an employee with the incorrect enrollment code on the SF 2810 or processes a new or change of enrollment with the incorrect code, the Agency will have to process an SF 2809.



#### **Process SF 2809**

Event: Correction

Effective Date: Same as original enrollment, unless it was a transfer in and not the beginning of a PP. Then you will have to go to the next PP and correct the date in the system using a Master File Document and send a copy of the corrected document to the Benefits Processing-FEHB Group through ServiceNow.

Pay Period: Same as original document.

Remarks: State reason for correction.

Dependents: Depending on the Agency's front-end system, list dependents. If the Agency is correcting a Transfer In code, they will have to obtain an SF 2809 from the employee to complete dependent information.

#### **Note regarding a Transfer In**

The Agency will have to process an SPPS Web request to bill/refund the employee for FEHB premiums.

When a Transfer In comes aboard, the employee's address AD 349, should be processed and updated before the FEHB document is processed. If it is not, the system will pick up the address of the Agency on the SF 2809/SF 2810. The carrier will not have the employee's correct address and all of the employee's mail will go to the Agency. Per OPM, it is the employee's responsibility to notify the carrier directly of the changed address.

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### LEAVE WITHOUT PAY

#### ***Employee goes on LWOP***

Process appropriate personnel action with NOA authority codes.

**If employee elects to terminate FEHB, process an SF 2810:**

Effective Date = xx/xx/xx (situation varies)

Transaction = Termination Due to LWOP

Event Code = Other

#### ***Employee returns from LWOP***

Process appropriate personnel action returning employee to duty.

Return to duty authority code must match the LWOP authority code employee went out on.

If employee terminates FEHB while on LWOP, he can re-enroll within 60 days of returning to pay status.

#### ***NOTE: Regarding LWOP 365 Counters***

Once the LWOP counters (IRIS 140) screen indicates 365 days, the system will automatically generate an SF 2810 termination document to the carrier. The FEHB Coverage Code on IRIS 115 will show a "9" indicating termination of FEHB coverage. Counters will begin once an LWOP action is processed or no T&A is received. IRIS 515 will also show the termination of 365 days of LWOP by looking at the user ID "PAYE05." If the LWOP counters are not activated, the employing office should have a follow-up system that will trigger an enrollment termination at the end of the PP that includes the 365th day of LWOP. If needed, the Agency will need to correct the counters in the Time Inquiry Leave Update System (TINQ) by selecting 02 AWOP Leave, and updating the following fields: AWOL-FEHB-Termination and AWOP-Begin-Date.

Employees are not eligible for another 365-day period of continued coverage unless they have been in pay status for at least 4 consecutive months. If the employee returns to pay status for at least 4 consecutive months during which they are paid for at least part of each PP, they are entitled to begin a new 365-day period of continued enrollment while in LWOP status.

**NOTE:** The Agency must counsel an employee before going out on extended LWOP. See the sample of a written notice in OPM's Federal Employees Health Benefit Program Handbook under Leave Without Pay and Insufficient Pay Status sections.

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### MILITARY LEAVE WITHOUT PAY

#### ***MILITARY LWOP:***

For appropriate NOA for employees deployed with the military, please refer to the OPM Web site (opm.gov). The 1st authority and/or 2nd authority code(s) for military LWOP must be same for return to military duty.

From FEHB's perspective:

**If the employee does not have restoration rights** under 38 U.S.C. 4301, then use NOA 460 DAM, Current Employee Status (CES) Code 9 which is Military furlough (employee pay percentage of the premiums). If the employee wants to continue FEHB during deployment, use remark code B66. The employee will be billed for his or her portion of FEHB premiums for up to 24 months.\*

**If the employee has restoration rights** and Service **is not** qualifying for the reservist differential provision under 5 U.S.C. 5538, then use NOA 473 Q3K, CES Code 9. If the employee wants to continue FEHB during deployment, use remark code B66. Employee will be billed for his portion of FEHB premiums for up to 24 months.\*

**If the employee has restoration rights** and Service **is** qualifying for the reservist differential, then use NOA 473 **Q3K QRD**.

- i. If the employee is called or ordered to active duty **in support** of a contingency operation, then the Agency has the authority to pay the employee's FEHB premiums for up to 24 months. If the third authority code is used, then remark code "52M" must be used for the CES Code "1" which is Military furlough (Agency pays all premiums) for the program to occur.
- ii. If the employee is called or ordered to active duty **not in support** of a contingency operation, then use remark code "MIL," (which means the Agency opted-out of paying the Agency portion of FEHB) Code "52M" CES Code 9. Employee must make arrangements with the Agency for payment as a bill will be generated upon the employee's return to duty.

\*The Employee is responsible for the employee share of the premiums for the first 12 months. During the last 12 months of the 24-month period, the employee must pay both the employee and the Government shares of the premium, plus an additional 2 percent of the total premium, on a current basis.

If the employee wants to terminate FEHB, process an SF 2810. See LWOP for more information.

Recourse: [NFC Bulletin HRPAY 19-06, Reminder for Office of Personnel Management \(OPM\) Update 52](#)

#### ***If the employee returns from military deployment and terminated FEHB, process an SF 2810:***

Effective Date = Effective Date on the Personnel Action returning the employee to duty or the 1st day after the termination of TRICARE or any appropriate day between the two dates depending on the circumstances.

Transaction = Reinstatement

Event Code = Reinstatement

**NOTE:** If the employee has coverage under transitional TRICARE for 180 days after discharge, and upon the employee's request, the Agency can postpone automatic reinstatement of FEHB coverage until the employee's transitional TRICARE ends. Employee will need to sign a Waiver of Immediate Reinstatement of FEHB from his or her HR office.

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### OFFICE OF WORKERS' COMPENSATION PROGRAMS

#### ***Employee has an on the-job-injury and the employee is entitled to OWCP:***

- Process the appropriate personnel action with NOA/authority codes for DOL/OWCP (460 Q3K).
- **Process an SF 2810 as follows:**  
Effective Date = Effective Date on Personnel Action (date employee went out on OWCP)  
Transaction = Transfer Out (SF 2810)  
Event Code = Other
- STOP submission of T&A effective pay period the personnel action is processed.

#### ***Employee returns to duty part-time after time on OWCP:***

- Process the personnel action returning employee to duty (292 Q3K).
- Benefits are paid by Department of Labor (DOL).
- DO NOT process an SF 2810 to transfer in the benefits.
- Ensure IRIS 115 contains no benefit information before submission of T&A.
- If IRIS 115 contains FEHB information, process an SF 2810 as indicated when employee goes on OWCP.
- START submission of T&A in pay period employee returns to duty.

#### ***Employee returns to duty full-time after time on OWCP:***

- Process the personnel action returning employee to duty (292 Q3K)
- **Process an SF 2810 as follows:**  
Effective Date = Effective Date on Personnel Action (date employee came back from OWCP)  
Transaction = Transfer In (SF 2810)  
Event Code = Other  
Enrollment Code = If employee changed FEHB Plans while on OWCP, Transfer In with new enrollment code
- START submission of T&A in PP employee returns to duty. If transfer out was not processed when employee went out on OWCP, on return to duty, forward an encrypted hard copy of SF 2810, Transfer In to the Benefits Processing-FEHB Group through ServiceNow.

#### ***Employee separates before returning to duty from OWCP:***

- Ensure IRIS 115 contains no benefit information before processing the separation action.
- If IRIS 115 contains FEHB information, process an SF 2810 as indicated when employee goes on OWCP and then process the separation action; if employee is retiring, include Remark Code 386 on the personnel action for employees

**NOTE:** If an employee incurs any erroneous bills while on non pay status, the Agency will have to contact Administrative Billings and Collection (ABCO) and have the bills canceled. If the system started deducting any erroneous bills for FEHB, the Agency will have to process an SPPS Web request to refund the employee.

If Nature of Action (NOA) for OWCP 460 Q3K is not processed timely or at all, it will cause the employee to incur an FEHB debt, which is incorrect, and the Agency will have to cancel the bill in the Administrative Billings and Collections System (ABCO). Processing a late action could possibly cause the employees FEHB to terminate.