

OBTAINING LIFE AND/OR HEALTH INSURANCE

The following is an approach to identifying carriers and their health insurance plans.

1. Access the website OPM.gov.
2. At the top of the page there's a banner with the topics: "ABOUT," "POLICY," "INSURANCE," "RETIREMENT," etc. Mouse over "INSURANCE."
3. At the pop-up mouse down and click "Changes in Health Coverage."
4. In the second paragraph is a link titled "Plan Comparison Tool." Click that link.
5. In the block titled "ZIP Code*," enter the ZIP code of the city where you'll live while working at Hill AFB.
6. Under the topic "Choose an Employee Type*," select the button next the top item titled "Federal Employee (Non-Postal)."
7. Under the topic "Choose a Pay Frequency*," select the button next to "Biweekly."
8. At the bottom of the page, click the label titled " Search." I hope you're sitting down.
9. As you scroll down the page, do you feel a bit overwhelmed? Hang in there!
10. First, take note of those three-character items under the column titled Enrollment Code (Third column from the left.) Once you've chosen the plan you want, the enrollment counsellor will require you to tell her/him the three characters (enrollment code) associated with that plan. More about that later. Consider this page from a good news bad news perspective. Bad news: It's overwhelming. Good News: You can choose a plan that's best for you. It'll take some homework, perusing the information contained on that section of the OPM website, perhaps talking with a few co-workers. And/or, you might want to spend 25 minutes viewing this [video](#).
11. As it says in red, at the top of the chart, "You may select three plans to compare at one time. "
12. Click three boxes at the left side of the chart.
13. Then click the blue-green label titled "Compare Plans."
You can make as many comparisons as you'd like. Let's skip the time-consuming part, and pretend you've identified the plan you want. Write the three-character Enrollment Code.
14. Call 1 (800) 525-0102. This number is the "MyPers Total Force Service Center, A1 Service Desk, and the AAFT Help Desk. Select option 2 "For Current or Prospective Civilian Employees."

15. Then, after listening to the recording, select option 3, “For All Other Inquiries.”
16. The counsellor will need either the 10-digit number on the back of your Common Access Card (CAC) or, if you don’t have it, your social security number.
You must also be prepared to provide names, birthdates, and social security numbers for all people to be covered under the plan.
17. Tell the counsellor you’re a new civilian employee at Hill AFB, and you need help enrolling for health insurance. Off you go.

A few other things to keep in mind.

1. Technically, coverage doesn’t begin until the carrier receives the first premium.
2. You have 60 days from your first day of hire to sign up.
3. If there’s a pre-existing condition, such as, the twins are due the weekend of your hiring date. Before signing up, contact the carrier with which you want to sign. See if they’ll work with you. Usually, there’s a workable solution.
4. On the OPM website titled “Changes in Health Coverage,” the third paragraph contains a link to “Plan Brochures.” Although not necessarily your favorite bathtub reading, the brochure states everything with regard to benefits covered by that plan.

Also, on that web page, under the column titled “Plan Website,” you can access more carrier information. Remember the “Contact Us” link on their websites. Your best hope for communicating with a live human being.

That’s about it for major health coverage. However, after memorizing, or almost, the plan brochures, you’ll find yourself scratching your head with the dental and vision coverage. The health carriers don’t necessarily seem to be competing for any awards for comprehensive coverage on those two areas. So, for information, and to select coverage for Dental and Vision, along with reading the Dental & Vision information on the left side of OPM’s health insurance website, visit BENEFEDS.com. Click “Programs” at the top left of that page. There you’ll find information and enrollment links to, not only Dental and Vision, but Long Term Care, and Flexible Spending.

We encourage you to take advantage of a Flexible Spending Account. Some of the literature shows that some people can have an extra \$700 a year in their pocket. Such programs as Flexible Spending Accounts may not be for everyone, but they’re probably worth looking into.

LIFE INSURANCE

1. On the OPM.gov website, at the pop-up under the “INSURANCE” label, click “Life Insurance.”
2. Look at the far-right side of the page. Watch the video titled *FEGLI life insurance program for employees*.

A couple of important notes.

1. You are automatically enrolled in the Basic plan. If you have other life insurance, and believe you have all the life insurance you need, and, therefore, don't want Federal Group Life Insurance, (FEGLI) YOU MUST TAKE ACTION. Otherwise, your first premium will be taken out in your first pay period. If you choose to opt out, call (800) 525-0102 (see details of this phone number above). The benefits counsellor can help you opt out of FEGLI.
2. Those eligible to participate with the union will probably want to speak with a union representatives about the life insurance available to union members. They have an option to FEGLI. You might find it in your best interest to examine the union's life insurance offering. Contact Local 1592, at Building 555 (first turn right after entering the south gate, then first building on your left, north end of the parking lot) (801) 777-3257.
Which employees are not eligible to participate with the union?
Supervisors, Managers, Human Resource Personnel, and Scientists & Engineers are not eligible for union membership/participation.
3. You have 60 days to select what's called *optional insurance*.
4. Health insurance has *open season* each year, from sometime in the middle of November through the middle of December. At that time, if you do nothing, your health insurance carrier will continue covering you throughout the next year. Otherwise, you can elect different coverage for the next year

Open season for FEGLI is extremely rare. If you're enrolled in FEGLI, and think you want to opt out, it might be wise to do some study. Before opting out, be sure its in your best interest. You might never see an open season to rejoin FEGLI.

5. If you have a Flexible Spending Account, and want to retain or modify it, you do so during open season (Mid November – Mid December). If you do nothing, it will disappear, meaning you won't have a flexible spending account in the coming year.