

Changes You Can Make Outside of Open Season

If you choose to make a change to your enrollment, you must make the change within 60 days of the event

Health Insurance: Outside of open season, you can enroll in the FEHB Program, change your enrollment, change to self only or cancel coverage only in connection with certain events called qualifying life events (QLEs).

The major QLEs that permit enrollment or change in enrollment are:

A change in family status:

- marriage
- birth or adoption of a child
- acquisition of a foster child
- legal separation
- divorce
- death of a spouse or dependent

A change in employment status:

- you are reemployed after a break in service of more than 3 days
- you return to pay status after your coverage terminated during leave without pay status or because you were in leave without pay status for more than 365 days
- your pay increases enough for premiums to be withheld
- you are restored to a civilian position after serving in the uniformed services
- you change from a temporary appointment to an appointment that entitles you to a government contribution
- you change to or from part-time career employment

You or a family member lose FEHB or other coverage:

- under another FEHB enrollment because the covering enrollment was terminated, canceled, or changed to self only
- under another federally-sponsored health benefits program
- under Medicaid or similar state-sponsored program for the needy
- You lose coverage under CHAMPVA, TRICARE, or TRICARE-for-Life
- When you had previously suspended your FEHB coverage to participate in one of these programs
- because your membership terminates in the employee organization sponsoring the FEHB plan
- under a non-federal health plan

When one of these events occur, you may:

- enroll
- change your enrollment from self only to self and family
- change your enrollment to another FEHB plan or option
- change your enrollment to self only*
- cancel your enrollment*

* A change to self only may be made only if the QLE causes the enrollee to be the last eligible family member under the FEHB enrollment. A cancellation may be made only if the enrollee can show that as

a result of the QLE, he or she and all eligible family members now have other health insurance coverage.

Life Insurance: You can cancel a waiver of Option B and/or Option C (or increase the multiples you carry) because of one of these events:

- marriage;
- divorce;
- death of a spouse;
- acquiring an eligible child.

You must file the election with your employing office on an [SF 2817](#), Life Insurance Election form, along with proof of the event, no later than 60 days after the date of the event.