

Benefits After Separation Fact Sheet

Temporary Employees

Health Insurance (FEHB)

Enrollment in the Federal Employees Health Benefits (FEHB) terminates on the last day of the pay period in which you separate. However, you remain covered for 31 days after the effective date if you had FEHB at **no additional cost**. You have the right to choose to continue your health benefits for **18 months** under the [Temporary Continuation of Coverage \(TCC\)](#) option. If you choose this option, you must pay both the employee and the government share of the premium plus an administrative charge of 2% of the premium. The [RI 70-5](#) provides the rates. You may keep the same health insurance provider or choose another plan. TCC begins as soon as the 31-day extension ends. Send a completed [SF 2809](#) to Sadie Bello, Benefits Assistant, at 916-278-9406(fax) or sbello@usgs.gov if you want to enroll. Your election form must be received within 60 days after the date of separation or 65 days after the date notice, whichever is later. Another option available to you is to convert to an individual contract available **only** from the plan you are enrolled in when you separate, however, your coverage may be different. You will be responsible for paying the entire cost of the policy. The carrier must offer you a non-group contract regardless of any health problems. Click [here](#) for additional information.

Flexible Savings Accounts (FSA)

The balances in your HCFSA, LEX HCFSA, and DCFSA are treated differently. Your HCFSA or LEX HCFSA can only be reimbursed for the expenses incurred prior to the date of your separation. For example, suppose you received emergency care on October 15 but separated on October 18. You receive the bills for this care on October 31. Although you are separated, you may submit the bills to be reimbursed for any **eligible** medical expense. If you incurred these expenses on October 19 or later, you are not eligible for reimbursement even if there is still money in your HCFSA to pay these expenses and all remaining money will be forfeited. If you used your entire elected amount before FSAFEDS has deducted it from your pay, you will not be responsible for the remaining allotments. You can continue to use the remaining balance of your DCFSA to pay for eligible dependent care expenses until the end of the Benefit Period or until your account balance is depleted, whichever comes first. Click [here](#) for additional information or call 1-877-372-3337.

Long Term Care Insurance (FLTCIP)

You must make arrangements with Long Term Care Partners to continue payments if you participated. Click [here](#) for additional information or call 1-800-582-3337.

Annual Leave and Credit Hours & Sick Leave

You will be paid for your unused annual leave and credit hours at the hourly rate you currently receive approximately 2 – 3 pay periods after you separate. You will not be paid for your unused sick leave. Your unused sick leave will be restored to you if you return to Federal service.

This is a non-technical summary of the laws and regulations. It should not be used as the sole source of information.

Please contact the appropriate agency if you have any questions.

Created 05 15 2015