



# United States Department of the Interior

BUREAU OF INDIAN AFFAIRS  
Washington, DC 20240

DEC 22 2016

IN REPLY REFER TO:

## Memorandum

To: All Regional Directors  
Attn: Regional Fire Management Officers  
Agency Fire Management Officers  
Regional Points of Contacts, Casual Pay  
Agency Points of Contacts, Casual Pay

From: *Acting* Director, Bureau of Indian Affairs

Subject: Offering Casuals Federal Employee Health Benefits

**Program Area:** Incident Business Management

**Purpose:** This Instruction Memorandum (IM) authorizes and provides direction on the requirement to offer Federal Employee Health Benefits (FEHB) to casuals who meet eligibility criteria. Additional Guidance is located at: [https://www.nifc.gov/programs/cpc\\_procedures.html](https://www.nifc.gov/programs/cpc_procedures.html)

**Timeframe:** Effective January 1, 2017

**Budget Impact:** The impact depends on the severity of the fire season, the number of other emergency incidents, and how many casuals are hired. The cost will increase as the numbers of casuals increase.

**Policy/Action:** Eligibility - At the time of initial hire, casuals will be given a *Conditional Offer of Federal Employee Health Benefits* form. The casual will indicate if they are interested in health care benefits once they meet eligibility standards for coverage, or the casual can elect to decline coverage, whereas the declination will be recorded and no further contact will be made.

Eligibility criteria include working at least 130 hours per calendar month for at least 90 days. Based on the response at the time of hire, contact will be made with the casual upon meeting eligibility requirements by the Casual Payment Center (CPC) with direction on how to proceed. The casual will have 60 days to respond and enroll in FEHB.

**Coverage:** Health care coverage for 28 days (2 federal Pay periods) will be activated beginning on the first day of the following pay period after the CPC receives the completed Health Benefits Election form (SF-2809). After 28 days, coverage will automatically switch over to the free 31-day extension of coverage unless:

- The casual has been ordered to a new assignment and the casual has contacted the CPC to continue health benefits.

When casual employment ends and during the 31-day extension, the casual may choose to contact their health plan and convert the insurance plan to an individual contract, or:

- The casual can enroll in Temporary Continuation of Coverage (TCC) to continue the coverage through a FEHB plan. TCC is available to eligible former employees for up to 18 months following the end of employment. The casual is then responsible for the full premium amount (both government and enrollee shares) plus a 2% administrative fee.

If the casual works any amount of time after health benefits have been terminated within the calendar year, the casual can re-enroll by submitting a new Health Benefits Election Form (SF-2809) to the CPC. The casual may elect to cancel coverage by completing Part F-Cancellation of FEHB of the SF-2809. This form should also be submitted to the CPC.

**Collecting Premiums:** Premiums will be based on coverage options chosen and vary by plan but generally the casual would pay approximately 30 percent and the agency approximately 70 percent.

The Federal Personnel Payroll System (FPPS) will automatically calculate and deduct the premium from the casual's first time and attendance payment. When there is no pending payment to the casual, a bill for collection will be created and a debt will be setup in FPPS. The casual will forward the payment to Incident Business Center who will then process the bill for collection.

Information, memoranda, documents, and forms directly pertaining to the CPC can be found at [http://www.nifc.gov/programs/programs\\_PaymentCenter.html](http://www.nifc.gov/programs/programs_PaymentCenter.html).

If Bureau of Indian Affairs hiring units have questions, please contact Robin White, Administrative Officer, at [robin.white@bia.gov](mailto:robin.white@bia.gov) or call (208) 387-5463.

Attachment 1: Conditional Offer of Federal Employee Health Benefits Form  
Attachment 2: FEHB Fast Facts for Casuals



NATIONAL INTERAGENCY FIRE CENTER  
 CASUAL PAYMENT CENTER  
 A SERVICE FIRST ORGANIZATION  
 CASUAL PAYMENT CENTER MS 270  
 3833 S DEVELOPMENT AVE BOISE, ID 83705-5354  
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**Conditional Offer of  
 Federal Employee Health Benefits Form**

Check one:  BIA  BLM  FWS  NPS

NAME: \_\_\_\_\_ ECI: \_\_\_\_\_

PHONE #: \_\_\_\_\_ E-MAIL: \_\_\_\_\_

As an Administratively Determined Emergency Worker (AD/Casual), you will be eligible for Federal Employee Health Benefits (FEHB) when you work 130 hours per month for 90 consecutive days. This coverage includes a 31 day extension of FEHB following employment termination.

More information about the FEHB program is available on the OPM website: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2017/>.

As an AD/Casual, I understand that if I work 130 hours per month for 90 days, I am eligible for FEHB coverage.

- I elect FEHB upon meeting the above eligibility criteria and wish to receive more information, including my costs.
- I decline coverage in a Federal Employee Health Benefits plan.

***\*\*I understand if at any time I choose to receive more information, I can contact the Casual Payment Center.***

**By signing below, I attest I am the person named above and I have read and understand the information presented.**

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

Privacy Act Statement: Information on this form is collected under the authority of the Administratively Determined (AD) Pay Plan. Information collected via this form is covered by the Privacy Act of 1974 and Privacy Act System of Records Notice DOI-85. The primary use of this information is to start, stop, or change entitlements and to process any voluntary or involuntary deductions on pay and leave issues. The information you furnish will be used to identify records properly associated with you, to obtain additional information to update your record, if necessary, and to determine any present or future entitlement. Disclosure may be made only to authorized persons according to Title 5 USC 552a and for uses described in System of Records Notices DOI-85. Submission of the information in this form is voluntary; however, requests will not be completed without the information needed to process the request.

# FEHB FAST FACTS FOR CASUALS

## **What is the FEHB Program?**

The Federal Employees Benefit Program (FEHB) provides comprehensive health insurance. Casual employees can choose from fee-for-service (FFS) plans, health maintenance Organizations (HMOs), consumer-driven health plans (CDHPs) or high deductible health plans (HDHPs). For more information on the types of plans under FEHB, reference [www.opm.gov/insure/health/planinfo/types.asp](http://www.opm.gov/insure/health/planinfo/types.asp).

## **What are some important things I should know?**

- There are no waiting periods or pre-existing condition limitations.
- Each plan contracts with doctors and hospitals (known as a provider network). Your doctor may participate in one or more provider networks.
- You will reduce your out-of-pocket costs by visiting doctors and hospitals that contract with your plan. Visit your plan's website to determine which providers participate in the plan's network.

## **How do I enroll?**

Once you have qualified for benefits by having worked 130 hours per month for 90 consecutive days, you must complete the Health Benefits Election Form (SF-2809). Contact the CPC for details. You will have 60 days from the date of eligibility to enroll.

## **Do I have to decide right away?**

If you elected to receive coverage, and become eligible, the Casual Payment Center (CPC) will contact you and provide the Health Benefits Election Form (SF-2809) to enroll. Benefits will become effective once you have worked 130 hours per month for 90 consecutive days. If you the employee, fails to return the SF-2809 within 60 days of eligibility, the choice will be recorded as a declination of enrollment.

## **How long do I have Health Benefits?**

Initially you will have coverage for 28 days (2 federal pay periods) beginning on the first day of the following pay period after the CPC receives a completed Health Benefits Election Form (SF-2809). If you are still working or have been ordered for a new assignment you will be responsible for contacting the CPC before day 28 to continue health benefits. If you have not contacted the CPC before day 28, your coverage will switch over to your free 31-day extension of coverage. After the 31-day extension of coverage your health benefits will end. If you work at any time after your health benefits have terminated within the calendar year, you can reenroll by submitting a new Health Benefits Election Form (SF-2809) to the CPC.

## **How much do I pay?**

What you pay is based on the plan and option you choose. Generally, premiums are shared by you and your Federal agency during your time of hire. Premiums vary by plan, but generally you pay approximately 30% and your agency pays approximately 70%.

Casuals can discuss health insurance premiums with the Casual Payment Center or find more information on the OPM website at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2016/>.

# FEHB FAST FACTS FOR CASUALS

## **How do I pay for coverage?**

Your share of the health plan premium will be deducted from your casual payment. When there is no payment in process, you will receive a bill for collection and a debt will be set up in the payroll system. You will be required to make payment for your portion of the premium.

## **Do I have to pay for my coverage with pre-tax dollars?**

Your share of the health plan premium will be paid with pre-tax dollars unless you complete a Federal Employees Health Benefits Program (FEHB) Premium conversion Waiver/Election Form.

## **What enrollment types are available?**

The OPM website at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2016/> will provide more detailed information based on your local coverage options.

## **What happens after my employment ends?**

When your 28 days of coverage or employment ends, you have a 31-day extension of coverage under the plan. During that period, you can contact your health plan company and convert the insurance plan to an individual contract, or you can enroll in **Temporary Continuation of Coverage (TCC) to continue the coverage through a FEHB plan**. TCC is available to eligible former employees for up to 18 months following the end of employment. You are then responsible for the full premium amount (government and enrollee share) plus a 2% administrative fee.

## **Where can I go for more details or additional information?**

- Casual Payment Center
- OPM website at: [www.opm.gov/insure/health](http://www.opm.gov/insure/health)

## **Can I cancel the coverage once I have enrolled?**

Yes, employees may elect to cancel coverage at any time by completing Part F—Cancellation of FEHB of the SF-2809. The form should be submitted to the CPC.