

## FEHB Coverage after Retirement or While Receiving Compensation Benefits

An annuitant, who meets the requirements to continue enrollment after retirement, is entitled to the same benefits and Government contributions as active employees enrolled in the same plan. The requirements for continuing enrollment are as follows:

- The employee must retire on an immediate annuity. (For employees retiring under the Federal Employees Retirement System, an immediate annuity includes one based on the minimum retirement age and 10 years of service, even though the employee may postpone receipt of the annuity.)
- The employee must have been continuously enrolled (or covered as a family member) in a plan (not necessarily the same plan) under the FEHB program for the five years of service preceding retirement or for all service since the first opportunity to enroll.
- The annuity must be sufficient to cover the withholdings required for enrollment in a plan. This requirement does not apply to retirees under the Federal Employees Retirement System.

The personnel office makes a tentative determination of an employee's eligibility for continued enrollment at the time of retirement. The retirement system will make the final determination of the retiring employee's eligibility to continue enrollment. If it appears that the employee is not eligible to continue enrollment, the personnel office should terminate the enrollment on SF 2810 and transmit all health benefits documents to the retirement system. If the employee appears to be eligible to continue enrollment, the enrollment should be transferred on SF 2810 to the appropriate retirement system. All SF 2810's, including the employing office copy of the SF 2810 transferring the enrollment to the retirement system, and all SF 2809's in the employee's Official Personnel Folder should be sent to the retirement system with the retirement application.