

Federal Employee Health Benefits for Administrators

Gain a clear understanding of FEHB, FEGLI, FLTCIP, FSAs, Social Security, and Medicare to confidently advise employees and process federal benefits. This course equips HR professionals with the essential knowledge to interpret regulations and provide accurate guidance.

Group classes in Washington, DC and onsite training is available for this course.

For more information, email onsite@graduateschool.edu or visit:

<https://www.graduateschool.edu/courses/federal-employee-health-benefits-for-administrators>



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Course Outline

Module 1: Federal Employees' Health Benefits (FEHB)

- Explain FEHB eligibility, plan types, government contributions, and coverage rules for employees, family members, retirees, and special populations.
- Apply procedures for processing FEHB actions (SF 2809 and SF 2810), determining effective dates, handling late elections, and administering premium conversion.
- Identify qualifying life events (QLEs), rules for TCC, terminations, cancellations, Children's Equity, and former spouse provisions.
- Understand FEHB retirement requirements, five-year rule exceptions, waivers, VSIP/VERA provisions, and retiree enrollment change rules.

Module 2: Flexible Spending Account Program (FSAFEDS)

- Describe Health Care FSAs, Dependent Care FSAs, and Limited Expense FSAs, including eligibility, allowable expenses, and annual limits.
- Explain enrollment rules, open season requirements, new employee deadlines, and mid-year changes due to qualifying life events.
- Advise employees on tax benefits, contribution planning, reimbursement rules, grace periods, and interaction with FEHB, HDHPs, and HSAs.

Module 3: Federal Employees' Group Life Insurance (FEGLI)

- Explain Basic, AD&D, Extra Benefit, and Optional FEGLI (A, B, C), including eligibility, effective dates, age-based premiums, and life-event elections.
- Apply procedures for waivers, conversions, living benefits, assignments, reconsiderations, and court-ordered beneficiary requirements.
- Determine eligibility to continue Basic and Optional FEGLI into retirement, including the five-year rule, reduction options, and post-retirement coverage.
- Process survivor and death-in-service FEGLI claims and apply the statutory order of precedence.

Module 4: Federal Long Term Care Insurance Program (FLTCIP)

- Explain the purpose of FLTCIP and the types of long-term care services the program is designed to cover.
- Summarize historical FLTCIP contract evolutions (1.0, 2.0, 3.0) and major program features.
- Understand the OPM suspension of new enrollments (effective December 19, 2022) and what current enrollees may and may not change during the suspension.
- Identify where to access updated FLTCIP resources for employees, retirees, and family members.

Module 5: Social Security and Medicare Benefits

- Define Social Security benefit types (retirement, disability, survivor, Medicare) and explain credit requirements, full retirement age, and eligibility rules.
- Understand AIME and PIA calculations, delayed retirement credits, and spousal, survivor, and former-spouse benefits, including the repeal of WEP/GPO.
- Apply earnings test rules, disability qualification criteria, and the relationship between Social Security, CSRS, and FERS.
- Explain Medicare Parts A–D, enrollment timing, penalties, and coordination with FEHB coverage for retirees.