

GUIDANCE ON EXTENSION OF BENEFITS TO MARRIED GAY AND LESBIAN FEDERAL EMPLOYEES, ANNUITANTS AND THEIR FAMILIES

The recent Supreme Court ruling declaring the Defense of Marriage Act (DOMA) unconstitutional means that legally married same-sex spouses of federal employees and their families are now considered eligible family members under various benefits programs as described below. Employees who were legally married prior to June 26 will **have until August 26, 2013** to enroll their newly eligible family members. Employees who are legally married on or after June 26, will have 60 days from the date of marriage to make the changes. Employees who do not make their enrollment during the 60-day election window will be eligible to enroll during the annual open enrollment period.

Health Insurance (FEHB)-Legally married same-sex spouses will now be eligible family members for self and family FEHB enrollment. In addition, children of the same-sex marriages will be treated just as those of opposite-sex marriages to include eligibility for the children of the same-sex spouse as stepchildren of the employee. Enrollment effective dates are as follows: FEHB election and changes: first day of the pay period following the election; FEHB cancellations: end of the pay period in which election is made.

Life Insurance (FEGLI)-Legally married same-sex spouses and children of legal same-sex marriages are now eligible family members under the FEGLI program for coverage under OPTION C. Enrollment effective dates for FEGLI OPTION C election: first day in pay status following the date of election.

Automated systems are being updated to allow for inputting same-sex spouse information directly into the Employee Benefits Information System (EBIS). Until these updates have been completed, eligible employees who wish to make a change to their FEHB and/or FEGLI must call the Army Benefits Center-Civilian (ABC-C) at 877-276-9287 and speak to a counselor who will process the transaction for the employee. Employees already enrolled in family coverage and who wish to add additional, newly eligible family members should call their FEHB carrier (at the number on their ID card) to add the additional family members to their existing family policy.

Dental and Vision Insurance (FEDVIP)-Legally married same-sex spouses will now be eligible family members for Self and Family or Self Plus One dental and/or vision enrollment. More information on FEDVIP can be found on the BENEFEDS website: <https://www.benefeds.com> or by calling 877-888-3337.

Long-Term Care Insurance (FLTCIP)-Legally married same-sex spouses have until August 26 to apply for FLTCIP coverage with abbreviated underwriting. More information on FLTCIP can be found on the LTC Partners website: <http://www.ltcfeds.com> or by calling 800-582-3337.

Flexible Spending Accounts (FSA)-Employees who are in legal same-sex marriages will now be able to submit claims for medical expenses for their same-sex spouse and any newly qualifying children. More information on FSAFEDS can be found at <https://www.fsafeds.com> or by calling 877-372-3337.

Retirement-Guidance is still pending on election of survivor annuity for retiring employees in a legal same-sex marriage who wish to elect a survivor annuity for a same-sex spouse. However, these same-sex spouses will be eligible for survivor annuities.

Additional guidance continues to be issued and will be posted on the ABC-C website at <https://www.abc.army.mil> as it becomes available.