

To: All U. S. Geological Survey Employees
From: S. Kaye Cook, Bureau Human Resources Officer
Subject: Same-Sex Married Couples – Benefits Available

The purpose of this memorandum is to provide information about changes to federal employee benefits as a result of the Supreme Court decision of June 26, 2013 on the Defense of Marriage Act (DOMA).

The Office of Personnel Management (OPM) will be issuing additional information covering a broader range of issues, but at this time, OPM offers the following guidance regarding specific employee benefits that may be of particular interest:

Health Insurance (FEHB): All legally married same-sex spouses will now be eligible family members under a Self and Family enrollment. In addition, the children of same-sex marriages will be treated just as those of opposite-sex marriages and will be eligible family members according to the same eligibility guidelines. This includes coverage for children of same-sex spouses as stepchildren. Employees have until August 26, 2013 to make immediate changes to their FEHB enrollment. Enrollees will continue to be eligible to make changes to their coverage options during Open Season later this year. For those employees who already have a Self and Family insurance plan, coverage for their same-sex spouse will begin immediately upon their notifying their FEHB carrier that there is a newly eligible family member. For those employees electing Self and Family for the first time, benefits will be effective on the first day of the first pay period after the enrollment request is received. While online enrollment systems are updated, submit your election using the SF2809 form to your Benefit Specialist if you want to make a change.

Life Insurance (FEGLI): All legally married same-sex spouses and children of legal same-sex marriages are now eligible family members under the FEGLI Program, which means that employees may add coverage for a same-sex spouse and any newly eligible children under Option C. Employees have until August 26, 2013 to make changes to their FEGLI enrollment. Submit the Life Insurance Election form to your Benefit Specialist if you want to make a change.

Dental and Vision Insurance (FEDVIP): As with FEHB, all legally married same-sex spouses will now be eligible family members under a Self and Family enrollment or a Self Plus One enrollment. Current FEDVIP enrollees may now call BENEFEDS (877-888-FEDS (3337) directly to make the necessary enrollment changes. Employees have until August 26, 2013 to make changes to their FEDVIP enrollment. Current enrollees will also be able to make changes to their coverage options during Open Season later this year, and individuals wishing to enroll in FEDVIP for the first time may also do so at that time.

Long-Term Care Insurance (FLTCIP): All legally married same-sex spouses can now apply for long-term care insurance under FLTCIP. Same-sex spouses of employees will have 60 days from June 26, 2013 to apply for FLTCIP coverage with abbreviated underwriting.

Flexible Spending Accounts (FSA): All 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 (step)children to their flexible spending program.

Additional guidance regarding these and other benefits will be coming soon. In the meantime, please contact your Benefits Specialist if you have any questions.