



*United States Office of Personnel Management
The Federal Government's Human Resources Agency*

Benefits Administration Letter

Number: 23-203

Date: August 21, 2023

Subject: Family Member Eligibility Awareness for Federal Employees Health Benefits (FEHB) Program Coverage

The purpose of this letter is to improve education and awareness of family member eligibility and enrollment in the FEHB Program. OPM continues to work with employing offices to ensure that only eligible family members are included on and receiving coverage under FEHB enrollments. To facilitate this education, OPM is now requiring employing offices to send an annual communication to all employees describing family member eligibility requirements.

Over the past several years, OPM has issued updated guidance related to family member eligibility, including [BAL 21-202](#), which requires documentation to verify eligibility for initial enrollments and any qualifying life event actions, and [BAL 20-203](#), which details processes for removal of ineligible [family members](#) from enrollments. OPM has also issued Carrier Letters, including [CL 2020-16](#), directing Carriers to request proof of eligibility for existing enrollments, and has provided both employing offices and Carriers lists of acceptable documents for verification.

Each employing office is responsible for providing resources and guidance to educate its employees about benefit programs. OPM provides resources on our website regarding [family member eligibility and verification requirements](#) that employing offices may use to educate employees.

The communication that OPM is now requiring can be distributed via any all-employee communication method commonly used by the employing office, such as by email, newsletter, or intranet posting, and should first be distributed within 30 days from the issuance of this BAL and no later than October 31 each year. It should also be provided to all new employees at entry on duty (EOD). Employing offices will also be required to include cep@opm.gov each year on their annual distribution so that we may track completion of this task. If an employing office is not able to include cep@opm.gov in its distribution, it may send a separate email of the notification to cep@opm.gov once it has completed the distribution. A template of this communication has been provided in Attachment 1: Family Member Verification Annual Notice.

It is important that employees understand which family members may be covered, and at what point a family member loses eligibility and must be removed from coverage. If an employee recognizes that an ineligible person is covered on their enrollment, the employee must immediately work with their employing office to remove that person. The communication requires employees to review family member eligibility requirements and family members covered under their enrollments and inform employing offices of any ineligible family members covered who need to be removed. Employing offices should refer to [BAL 20-203, Removal of Ineligible Family Members from Enrollments](#), to remove any ineligible family members. This BAL does not create new requirements for employees to provide verification documentation for covered family members.

Thank you for your continued cooperation to protect FEHB Program integrity. Any questions on this BAL should be submitted to cep@opm.gov.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare & Insurance

Encl.: Family Member Verification Annual Notice