



Family Member Eligibility Fact Sheet

FAQs

Frequently Asked Questions

Q. Is my ex-spouse eligible for coverage under my FEHB plan?

A. No, your ex-spouse's eligibility to stay on your FEHB coverage ends the day your divorce is finalized.

Q. My son turns 26 next month. Can I keep him on my FEHB enrollment?

A. No, a child over the age 26 is not eligible to stay on your FEHB plan unless they are incapable of self-support.

Q. My mother lives with me. Can I cover her under my FEHB plan?

A. No, parents are not eligible family members for FEHB.

Q. What do I do if one of my family members is no longer eligible?

A. You must notify your employing office within 60 days of a family member becoming ineligible. Your employing office will inform your family member of their option to enroll in FEHB for themselves. In addition, you may also have the opportunity to change your plan or enrollment type.

Q. What option does my ex-spouse or child who is now 26 years old have in getting FEHB coverage?

A. Your family members who are no longer eligible on your FEHB plan may be eligible for Temporary Continuation of Coverage (TCC). TCC allows your family members to continue FEHB coverage for up to 36 months after their coverage ends on your enrollment.

Q. Which family members are **not** eligible for FEHB?

A. The family members who are **not** eligible for FEHB include:

- Grandchildren
- Parents
- Siblings
- In-laws

Q. What should I do if I determine that my family member is eligible?

A. You should contact your employing office for guidance on next steps.



This resource is for the purpose of providing general information about FEHB rules. It does not replace official guidance. The employing office will determine who is eligible and what evidence is acceptable. Additional information is available at [OPM.gov/healthcare-insurance/](https://www.opm.gov/healthcare-insurance/).