

Federal Benefits *FastFacts*

Coverage for Former Spouses under Spouse Equity

***What is Spouse Equity?**

Spouse Equity is a provision of Federal Employees Health Benefits (FEHB) law that allows the former spouse of a Federal employee or annuitant to enroll in FEHB if he or she meets certain requirements.

***What are the eligibility requirements for Spouse Equity?**

You** are eligible to enroll in FEHB under Spouse Equity provisions if:

- you were divorced during your former spouse's employment or receipt of annuity;
- you were covered as a family member under an FEHB enrollment at least one day during the 18 months before your marriage ended;
- you are entitled to a portion of your former spouse's annuity or survivor annuity; and
- you have not remarried before age 55.

Your former spouse's employing office or retirement system will determine whether you are eligible to enroll.

***How can I get FEHB coverage under the Spouse Equity law?**

Enrolling under the Spouse Equity provisions is a three-step process. First, you must [apply to enroll](#) within the required [time limit](#). Second, you must [establish eligibility to enroll](#). Third, actual enrollment can take place only after the first two steps have been completed.

**For purposes of this *FastFacts*, "you" refers to former spouse

***How do I apply for Spouse Equity coverage?**

To apply you can either complete a Health Benefits Election Form (SF 2809) or submit a written notice of intent to apply for health benefits. You must contact the employee's human resources office or the retiree's retirement system.

***When must I apply for Spouse Equity coverage?**

You must apply to the employing office or retirement system within 60 days of:

- the date your marriage ended, or
- the date of the retirement system's notice of eligibility to enroll based on entitlement to a former spouse annuity benefit, whichever is later.

***When can I enroll?**

Under the Spouse Equity provisions, you can enroll *at any time* after the employing office or retirement system establishes that you have met both the eligibility and application time limitation requirements.

*** How do I enroll?**

Contact the employee's human resources office or the retiree's retirement system for information.

***What type of enrollment can I choose?**

As a former spouse, you may elect a Self Only, Self Plus One or Self and Family enrollment. A Self Plus One enrollment covers you and one designated eligible child (natural

or adopted) of you and your former spouse. A Self and Family enrollment covers you and eligible family members of both you and your former spouse.

***How much does the FEHB coverage cost?**

Under the Spouse Equity coverage, you pay the total monthly premium, that is, both the enrollee and Government shares.

***How do I pay my premium?**

Your employing office will submit the initial enrollment form to the National Finance Center's (NFC) Direct Premium Remittance System (DPRS). You will be contacted directly to set up your direct pay account and will generally be billed each month you are covered. The initial bill may include more than one month's coverage if more than one month has passed since the effective date.

Payments are due after the month during which you are covered in accordance with the schedule and procedures established by NFC. You may visit the DPRS website: www.nfc.usda.gov/dprs/

***Where can I go to get more information?**

For additional information, visit www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/former-spouses/

***Where can my attorney get more information?**

Attorneys and others who are involved in the preparation of divorce and separation agreements that involve a current or former employee of the Federal Government can get more information at www.opm.gov/healthcare-insurance/healthcare/reference-materials/attorney-handbook/