



DIRECTOR – CIVILIAN BENEFITS CENTER

Date: September 30, 2013

To: All Civilian Employees

Subj: Federal Employees Health Benefits (FEHB) and the Affordable Care Act (ACA)

1. Beginning January 1, 2014, the ACA's individual shared responsibility provision requires each individual (including children) to:

- maintain minimum essential health coverage (MEC) for each month; or
- qualify for an exemption; or
- make a payment when filing his or her Federal income tax return.

2. All FEHB plans are eligible employer-sponsored plans under the ACA and provide MEC. Benefits Bulletin 2013-3 FEHB and the Affordable Care Act provides additional information. The bulletin is available at <http://www.public.navy.mil/donhr/Benefits/resources/Pages/Default.aspx>.

3. If an individual is covered by a plan under the FEHB program for any given month, that individual satisfies the requirement to maintain MEC for that month.

4. At this time, the ACA does not change any regulation regarding eligibility to enroll in the FEHB. Employees who are on appointments that do not confer eligibility for FEHB are not eligible to make an FEHB election and should review the coverage options in the Health Insurance Marketplace at <https://www.healthcare.gov/>.

5. Attachment (1) to Bulletin 2013-3 is the employee notice required by the ACA regarding the coverage options available through the Health Insurance Marketplace.

6. Additional information about the Health Insurance Marketplace is available at www.healthcare.gov. If you have questions about enrolling in the Health Insurance Marketplace, please call 800-318-2596, 24 hours a day, 7 days a week. The TTY number is 855-889-4325.

Thank you,
Mary E. Foley