Remote Work

When an employee relocates out of the commuting area, the move could potentially impact his/her health insurance and dental insurance coverage!

Health Insurance

If an employee is enrolled in a nationwide plan, relocation would not affect his/her coverage. If an employee is enrolled in a Health Maintenance Organization (HMO) plan, or similar location specific plan, and moves or becomes employed outside the plan’s coverage area, the employee may change his/her health benefits enrollment. Documentation of the move would be reflected by the processing of a personnel action to indicate a change in the employee’s duty station, or by a change of address being submitted by the employee in myPay showing a move outside of the plan’s coverage area.

To change his/her health benefits enrollment, the employee must submit a Health Benefits Election Form, SF 2809, to the servicing Benefits Specialist.

Dental Insurance

If an employee is enrolled in a nationwide plan, relocation would not affect his/her coverage. If an employee is enrolled in a regional dental plan and moves or becomes employed outside the plan’s coverage area, the employee may change his/her dental enrollment. Documentation of the move would be reflected by the processing of a personnel action to indicate a change in the employee’s duty station, or by a change of address being submitted by the employee in myPay showing a move outside of the plan’s coverage area.

To change his/her dental enrollment, the employee must contact BENEFEDS at 877-888-3337.

Resources

- The “Remote Work @ NIH” Guide instructs employees to contact their Benefits Specialist to discuss any impact on insurance when a remote work arrangement is being initiated.
- NIH Retirement and Employee Benefits Branch: AskBenefits@nih.gov