

"Choosing A Health Plan" Checklist

This checklist has been created to assist you in selecting a health insurance plan in the Federal Employees Health Benefits (FEHB) program. **Complete items 1 through 8 prior to your first day of employment.**

- 1) Watch Clinical Fellow [FEHB Overview Video](#).
- 2) Contact your current employer to determine when your health insurance terminates. If necessary, ask how you may utilize [COBRA](#) or if you are able to extend your coverage for an additional 31 days.

**If you utilize COBRA or an extension in coverage, work with REBB to coordinate the effective date of your NIH health insurance coverage to avoid any lapse in coverage.*
- 3) Contact physician(s) you are currently seeing to identify what health insurance plans they accept.
- 4) Consider current health ailments, prescriptions, and any future medical needs.
- 5) Watch the [FEHB Plan Comparison Tool Video](#). Use the [comparison tool](#) to identify plans that cover you and your eligible family members where you will be living at the time of your NIH appointment.
- 6) Contact the health insurance provider or visit their website (phone numbers and links are on the comparison tool) to ensure they provide coverage at the address you will be living at the time of your appointment and for existing health ailments, prescriptions, and future medical needs.
- 7) Once plans are narrowed down, identify premiums and deductibles that are affordable for you. A low-cost plan may not necessarily meet your health needs.
- 8) Note the enrollment code and plan name of your selection as this information will be needed to complete your Health Benefits Election Form (SF-2809).
- 9) On July 1, 2022 attend the Clinical Fellow Benefits Orientation; the log in information is on the [Clinical Fellow Health Insurance Webpage](#). On your first day of employment, submit your [Health Benefits Election Form \(SF-2809\)](#) and supporting family member documentation (if applicable) to your [Benefits Human Resources Assistant \(HRA\)](#) by email or in person at Bldg. 31, Room 1B37 no later than 5pm on July 1st if you want your health insurance to be effective on July 3, 2022.
- 10) Attend benefits orientation and/or workshop; the schedule is on the Clinical Fellow Health Insurance Web page.

****Do not attempt to submit any of your Benefits elections through the USAJOBS Onboarding System before July 5th, as the system will not accept them. Note instruction on #9.***

If you are a foreign national with a pseudo SSN, you will not be able to submit your Benefits election forms through the USAJOBS Onboarding Manager system. You will need to email them to your Benefits HRA or mail or deliver them to the REBB, located in Bldg. 31, Room 1B37.

- 11) Your first two Leave and Earnings Statements (LES) will be mailed to you. If you submit your health insurance election form on July 1, to be effective July 3, your LES for pay period ending July 17, 2022 (box #1 on LES) will reflect your Federal Employee Health Benefits (FEHB) election with your health insurance plan code under "DEDUCTIONS." Check your LES to ensure *all* your benefit elections are correct. Contact your Benefits HRA if your FEHB, life insurance (FEGLI), and TSP elections are not correct or reflected on your LES.

For your first 60 days of employment, you will have a Benefits Point of Contact based on the first letter of your last name. Once you have submitted your benefit enrollment forms through Onboarding Manager, you should reach out directly to your Benefits Point of Contact to verify receipt of the forms and that nothing further is required from you to process your forms.

Benefits Human Resources Assist (HRA)	First Letter of Your Last Name
<p>William Pinson 301-827-6038 william.pinson@nih.gov</p>	A-Z, T-Z
<p>Chris Leiby 301-480-8620 chris.leiby@nih.gov</p>	K-S, Transfer from another Govt.