

# Retirement

## What you need to know when it's time to retire

For those who are thinking about retirement, here's some information about the Federal Employees Health Benefits Program requirements for continuing your health insurance when you retire.

### Retirement Eligibility

Enrollment continues with the same benefits when an employee retires if the employee remains in a FEHB program plan during retirement. An annuitant who voluntarily cancels his/her enrollment in the FEHB program can never re-enroll.

### Basic rules of eligibility for continuing health benefits into retirement are:

- The Employee must retire on an immediate annuity. If the employee retires on a deferred annuity he/she is not eligible to continue health benefits even when the annuity begins.
- The monthly annuity check must be sufficient to cover the cost of the health insurance premiums.
- The annuitant must have been continuously enrolled in a FEHBP plan for at least 5 years immediately preceding retirement or from the individual's 1st opportunity to enroll. \*OPM has the right to waive the 5-year requirement at its discretion if exceptional circumstances exist.

As a member of the FEHB program you have various options about how you want your benefits to pay out, please be sure to review the OPM guidelines on survivor benefits to ensure that your loved ones are covered.

For more information on the FEHB program and retirement, please refer to the OPM website at: [www.opm.gov/retirees](http://www.opm.gov/retirees).

For more information on how APWU Health Plan works with Medicare please contact the Health Plan to obtain your Medicare guide or visit [www.apwuhp.com](http://www.apwuhp.com) to download a digital copy.

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