

**Government
Executive**

Feds' Same-Sex Spouses, Families Are Eligible for Benefits Immediately

By Eric Katz

June 28, 2013

The Obama administration has offered preliminary guidance for the inclusion of same-sex couples in federal employee benefit programs, in light of the Supreme Court's ruling that struck down the Defense of Marriage Act Tuesday.

The Office of Personnel Management issued instructions for the implementation of the DOMA repeal for health benefits, life insurance, dental and vision insurance, long-term care insurance, retirement and flexible spending accounts. Same-sex spouses, as well as their children and step children, will be covered under these federal programs and "treated just as those of opposite-sex marriages," OPM said.

All "legally married same-sex couples" are now eligible for self and family enrollment under the Federal Employees Health Benefits program. Employees can make immediate enrollment changes in the next 60 days, or again during Open Season later this year. Already-enrolled employees can enroll their same-sex spouse effective immediately upon notifying their FEHB provider.

The same applies to the Federal Employees Group Life Insurance Program. Federal workers can add their same-sex spouse and eligible family members to the Federal Employees Dental and Vision Insurance Program through the self or family enrollment, as well as the newly created Self Plus One option.

All federal retirees in a legal same-sex marriage have two years from June 26 -- the date of the Supreme Court's decision -- to notify OPM of the marriage and elect any changes to their retirement benefits. While OPM is currently working on additional guidance to help retirees determine whether they should adjust their pension benefits, the agency has made clear that "going forward, the same-sex spouse of retiring employees will be eligible for survivor annuities."

Employees enrolled in flexible spending accounts can now submit claims for medical expenses for their same-sex spouse, and married same-sex couples can apply for long-term care insurance.

Elaine Kaplan -- OPM's acting director -- acknowledged it is "impossible to answer today every question that [federal employees] may have," but said additional guidance "will be coming soon."

"I want to assure you that the U.S. Office of Personnel Management is committed to working with the Department of Justice to ensure swift and seamless implementation of the court's ruling," Kaplan said.

(Image via [Lisa F. Young/Shutterstock.com](#))

By Eric Katz