



# **Federal Employees Health Benefits Program (FEHBP): Available Health Insurance Options**

*Annie L Mach*

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## **Federal Employees Health Benefits Program (FEHBP): Available Health Insurance Options** Annie L Mach

FEHBP is generally available to federal employees, annuitants, and their dependents. Eligible individuals may elect coverage in an approved health benefits plan for either individual or family coverage. For the 2014 plan year, there are about 256 different plan choices, including all regionally available options. As a practical matter, an individual's choice of plans is often limited to 10 to 15 different plans, depending on where the individual resides. While enrollees have a range of choices, they typically decide which options best match their needs, the amount of their wages they will contribute to health insurance, and how risk-averse they are to potential out-of-pocket costs.

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