

NARFE Q&A for 2023 FEHB Medicare Advantage Plans

For 2023, there are only a few Federal Employee Health Benefit (**FEHB**) Medicare Advantage Plans, including Kaiser and Aetna. Kaiser is out of our area and Aetna must be fully researched for suitability. Blue Cross/BlueShield FEHB does not offer an FEHB Medicare Advantage Plan for federal employees. Medicare Advantage Plans are not FEHB plans and require that you suspend your FEHB coverage (never terminate it).

Below is a transcript of an online chat. If you have a question that is not answered here or need more clarification, please contact NARFE's Federal Benefits Experts at fedbenefits@narfe.org.

Question: Should I check with my current doctors and hospitals to ensure they will accept the FEP Medicare Advantage plan I select?

Answer: Absolutely.

Question: I have GEHA high option left over from my retirement transition. GEHA is Aetna, right?

Answer: No, those are two separate plans. According to the GEHA 2022 plan brochure, "Our fee-for-service plan offers services through a PPO. This means that we designate certain hospitals and other healthcare providers as preferred providers. We assign you a home network based on the state where you live. Your home network is displayed on your GEHA ID card. Please refer to the chart below to determine your home network." See page 12 <https://geha.com/~media93/Project/GEHA/GEHA/documents-files/medical/2022/2022-geha-high-and-standard-options-medical-plan-brochure.pdf>

Question: Is the hospital care in an Medicare Advantage plan equivalent to the basic Medicare Part A?

Answer: Advantage plans are required to provide the same coverage as Medicare Parts A and B at a minimum, however, there may be restrictions as to which facility you must use to receive care. If you are using the FEHB plan with the enhanced Medicare Advantage benefits, you may have more flexibility. Check the individual plan and contact the plan for more details.

Question: If I take an FEHB Medicare Advantage plan I would be paying a premium plus Medicare Parts A and B but if I go outside of FEHB I would either be paying no Medicare Advantage premium or a very low premium compared to FEHP Medicare Advantage plan. Is this correct?

Answer: All Medicare Advantage plans require enrollment in Medicare Parts A and B. The premium for Medicare Part B would be paid in addition to the premium for the Medicare Advantage plan.

Question: I will retire on 12/31/2021. Should I enroll during the Fall 2021 Open Season, or during the Special Enrollment Period following my retirement date?

Answer: Are you asking about when to enroll in Medicare? You can enroll within 8 months of your retirement as that would be the Special Enrollment Period. You may want to enroll earlier if you need the benefit.

Question: I am a federal employee retiring December 2021 but my wife will pick up the FEHB starting in 2022. She is also a federal employee and plans to work for a few more years. Can I hold off signing up for Medicare Part B until she retires?

Answer: As long as your wife carries FEHB for both of you and she continues federal employment, you will avoid the late enrollment penalty for Medicare Part B and you can participate in the Special Enrollment Period that follows her retirement: <https://www.ssa.gov/pubs/EN-05-10012.pdf>.

Question: I'm planning on traveling overseas in 2022. If I need medical assistance while traveling, am I covered under the FEHB Medicare Advantage programs you discussed?

Answer: As Medicare offers no coverage overseas, FEHB plans will offer such coverage. If you are a frequent traveler, be certain to review the FEHB Medicare Advantage plans that offer the best out of country coverage before you enroll.

Question: Do you know if BCBS will offer an offset to Medicare costs again this year?

Answer: BCBS Basic will.

Question: Why are some family plans cheaper than a self plus one? You would think a family plan would be more expensive.

Answer: Because of the risk pool and the formula used to calculate the premiums.

Question: Just so I understand, paying for a Medicare Advantage plan automatically includes a Medicare Part B payment which will be deducted from my Social Security check? And if I were to choose a Medicare Advantage plan, that too would come out of my Social Security check?

Answer: By law, as Medicare Part C is part of Medicare, if you are receiving Social Security, the payments for Medicare will be deducted from your Social Security payment.

Question: I am a retired federal employee. I attended this webinar because I have a son on Social Security disability and on regular Medicare. I am trying to determine the best plan for him.

Answer: Check out our webinars on November 4 and 18. <https://www.narfe.org/federal-benefits-institute/narfe-webinars/>

Question: Several years ago I suspended my FEHB coverage to enroll in a Medicare Advantage plan. I now want to enroll in a FEHB Medicare Advantage. What steps do I need to take? Unsuspend by FEHB via OPM Express line and enroll?

Answer: During this Open Season, you can unsuspend your FEHB enrollment and disenroll from the Medicare Part C plan.

Question: Disappointed that prescription drug coverage was not discussed, as prescription drugs are a large part of retiree medical costs. Are prescription drug out-of-pocket costs part of catastrophic maximums? Are prescription drug that are not covered part of the catastrophic maximum? Where can we find the formularies for drugs and specialty drugs?

Answer: Each plan provides links to the plan's formulary on the website. Here is where you can find links to the various FEHB websites <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>. Medicare Part B covers some specialty medications <https://www.medicare.gov/coverage/prescription-drugs-outpatient>. When you use the Medicare Advantage option of the FEHB plans, you will not be impacted by the Medicare Part D Donut Hole as your FEHB plan will continue their underlying drug benefit. Some plans include prescription out of pocket in the catastrophic coverage and many do not. Check individual plan brochures.

Question: What is FEDVIP?

Answer: FEDVIP is the federal dental and vision program.

Question: Most FEHB plans offer good overseas medical coverage. If you join an FEHB Advantage plan, do you lose that overseas medical coverage?

Answer: FEHB Medicare Advantage plans have overseas coverage but amounts of coverage will vary. If you are a frequent overseas traveler, look for the Medicare Advantage plan that affords the best out of country coverage.

Question: Does the government pay part of the premium for a Medicare Advantage through FEHB?

Answer: FEHB plans, whether with Medicare Advantage or not, are partially paid for by the government as the employer. On average, the government pays between 72 and 75 percent of the premiums for its plans. As these plans are in the FEHB network, you can expect the same share of the premium to be paid by the government.

Question: Does BCBS have a Medicare Advantage plan?

Answer: FEPBLUE.org does not offer an FEHB option for Medicare Advantage (BCBS Standard, Basic or Value plans) See previous response regarding Blue HMO plans in FEHB. <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/premiums/2022/hmo/premium-rates>

Question: My spouse and I are both federal retirees of 10+ years. We pay separately for our Kaiser Permanente health plans. Should we have selected Self Plus One?

Answer: For most, it's cheaper to have two Self Only plans. Check your specific plan.

Question: If I have the BCBS FEHB, can I choose Aetna or UnitedHealthcare Medicare Advantage programs and they will work with my BCBS?

Answer: I assume you mean a MA plan outside of FEHB, as you can only elect one FEHB plan. Here's what the BCBS plan brochure has to say, "If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at 800-MEDICARE (800-633-4227), TTY: 877-486-2048, or at www.medicare.gov.

If you enroll in a Medicare Advantage plan, the following options are available to you: This Plan and another plan Medicare Advantage plan: You may enroll in another plan, Medicare Advantage plan and also remain enrolled in our FEHB Plan. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

Under Standard Option, we will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan network and/or service area. However, we will not waive any of our copayments, coinsurance, or deductibles, if you receive services from providers who do not participate in the Medicare Advantage plan."

Question: What is the 2022 rate for the Aetna Advantage plan?

Answer: Rates are listed here as well as in today's presentation <https://www.aetnafeds.com/aetna-medicare-advantage.php>.

Question: Are there differences in benefits from Aetna Direct and the Aetna Advantage plan?

Answer: <https://www.aetnafeds.com/retiree-plans.php>

Question: When is a Medicare Advantage plan with FEHB supplement a better option than regular Medicare with FEHB?

Answer: I don't know that one is "better" than the other. However, one may provide different benefits than the other such as the "Perks" of the Advantage plan like gym membership vs the prescription formulary that may be different with using FEHB with Medicare Parts A and B. My opinion is that you may have less choice and more restrictions with the Advantage options, but I have been assured by the FEHB plans that offer this that may not be true due to the underlying FEHB coverage that is included. Most of those enrolled have been satisfied, but I have had some people tell me that their doctors won't accept the plan with the Medicare Advantage option.

Question: Please tell us what BCBS is offering in 2022 for retirees currently covered by Medicare Parts A and B?

Answer: I suggest using the plan comparison tool on OPM's website.

Question: I will retire at age 63 in January 2022. My husband is under my family FEHB. He is way over 65. When I retire, we are considering signing him up for Medicare Part B or C within the 8 months allowed. He will pay Part B/Part C premiums until I turn 65 and am eligible for Medicare. Until then, he will be under my FEHB plan. Therefore, we will pay for my Family FEHB and his Part B/C until am eligible for a Medicare plan for myself. Can he enroll in the lowest Medicare Part B/C plan until I am eligible for Medicare? Does he even need to select a Medicare B/C plan? Separate question, can he sign up for Medicare Part B in 2022, then change to Part C later when I go under Medicare in ~3 years?

Answer: There is no lower Medicare Part B, there is not an option under Medicare Part B to select. I would recommend that your husband remain under your FEHB plan after you retire and use the Special Enrollment Period to enroll in Medicare Part B. Check Section 9 of your Plan brochure to see how your plan coordinates with Medicare Parts A and B for your husband and to find out if your plan offers an enhanced Medicare Advantage benefit for him. NARFE has a special Open Season information page at NARFE.org that will be expanded as we get closer to November 8. Consider plans such as BCBS Basic, Aetna Direct, MHBP, APWU, Foreign Service Benefit Plan (if eligible), etc. These plans work well with Medicare and can be good choices for those not yet eligible for Medicare.

Question: I am a federal retiree, age 66. My wife turns 65 in June 2022. Can I change plans at that point?

Answer: If you are 66 and retired and not yet enrolled in Medicare, you can enroll during an Open enrollment that occurs between January 1 and March 31 each year. If it has been at least 12 months since your initial opportunity to enroll, your Medicare premium will likely also carry a permanent monthly penalty. If your spouse is enrolling in Medicare as a non-federal retiree, she will not have an opportunity to enroll in an FEHB Medicare Advantage plan until the next Open Season. If you enroll in Medicare Parts A and B during the next Open Enrollment, your coverage under Medicare will begin on July 1. As such, you could both use the Open Season next year to change to an FEHB Medicare Advantage plan or opt into Medicare C and suspend FEHB. Your wife becoming eligible for Medicare does not constitute a qualifying life event to change plans outside of Open Season.

Question: If do not have a FEHB plan, where can I go to obtain health coverage?

Answer: If you are a federal employee you can sign up for FEHB during Open Season.

Question: Kaiser Permanente has made it clear that if you leave FEHB benefit plans you can't come back. However, I was told that this does not apply if you're leaving to go to TRICARE. Is this true?

Answer: If you *cancel* your FEHB plan when retired you cannot go back into it. However, you could *suspend* your FEHB coverage if you have TRICARE if you are retired.

Question: Is it more beneficial, generally, if you want to try Medicare Advantage, to use one of the FEHB Medicare Advantage plans rather than suspend FEHB and get Medicare Advantage on the private network?

Answer: If you enroll in Medicare Parts A and B, you will need to find a plan that best coordinates with it to keep your costs lower and your networks among those that include your trusted providers. FEHB Medicare Advantage plans are designed to do this better than the stand alone FEHB plans we use when we are not enrolled in Medicare. Medicare Part C plans also work well in this regard, again once you are enrolled in Medicare Parts A and B. If you go with an FEHB Medicare Advantage plan, you are still in FEHB so there is nothing to suspend. If you opt into Medicare Part C, you can suspend your FEHB enrollment and then later enroll in FEHB (at your choice) during a subsequent Open Season.

Question: Is it better to deduct Medicare from pension or from Social Security and why?

Answer: If you receive a Social Security retirement benefit, it will be deducted from there, you don't have a choice. <https://www.medicare.gov/your-medicare-costs/pay-part-a-part-b-premiums>

Question: I'm not Medicare age but I am the retired federal employee. My husband is on Medicare. Can he sign up for the FEHB Medicare Advantage plan if I'm not old enough yet?

Answer: If your husband is on Medicare, he is eligible to sign up for a Medicare Part C enrollment. But before you do this, check to see how your health insurance is covering him as a second payer. It may be all the coverage he needs. If he does sign up for Medicare Part C and remains covered under your FEHB plan, there would be a coordination of benefits to determine costs for specific services.

Question: If I am still working after age 65, do I need to do anything at age 65, or just wait until I retire at age 70?

Answer: If you're still working at 65, you should not enroll in Medicare.

Question: How is the Medicare reimbursement paid by Medicare Advantage plans handled?

Answer: In most cases it will show as a reduction to the premium on your Social Security benefit statement. If you are not receiving Social Security retirement benefits, then the plan will provide an alternative method to reimburse you that varies by plan. Contact the individual plan for more information.

Question: If you have a Self Plus One plan and only one person is Medicare eligible, do you have to wait until both are on Medicare to get a FEHB plan with Medicare Advantage?

Answer: In situations where only one is eligible for Medicare, you will need to analyze your FEHB coverage to ensure that it works well as a stand alone plan for the person who is not Medicare eligible. This may mean postponing enrollment in Medicare (by the person eligible), or enrolling and accepting the fact that he/she won't be able to enroll in an FEHB Medicare Advantage or suspend for Medicare Part C until the second person is eligible for Medicare. FEHB Medicare Advantage plans will often not work well as stand alones for those who don't have Medicare as their primary payer. There are a few that do but look closely before you consider a change.

Question: How many years can you suspend FEHB coverage?

Answer: Indefinitely.

Question: How is Medicare premium paid for CSRS retiree that doesn't have Social Security?

Answer: It can be withheld from your annuity or you can pay directly. There are a number of payment options.

Question: Are provider networks more restrictive in Medicare Advantage plans than in my current APWU high option plan?

Answer: It depends on the plan. Some operate more like an HMO where you are restricted to their providers and their facilities. Others are more like a traditional PPO plan where you have access to more providers.

Question: Generally, is it really advisable for someone with Original Medicare and an FEHB plan as secondary to consider a Medicare Advantage plan?

Answer: It is advisable to consider the option but at the same time understand what you have in FEHB versus Medicare Part C. As Tammy mentioned, while Medicare Part C plans may have low or no premium, they have copays, deductibles and coinsurance which can add up if you are ill. Conversely, FEHB Medicare Advantage plans have higher premiums than Medicare Part C, but will waive the cost sharing and offer reimbursement for the cost of Medicare Part B premiums. There is no one-size fits all scenario, so it will take some digging and analyzing on your part to ensure you maintain the best and most cost effective coverage for your needs.

Question: I currently have Medicare Parts A and B and my secondary is TRICARE For Life. How would a Medicare Advantage plan work for me?

Answer: It is highly unlikely that you would need FEHB Medicare Advantage coverage as TRICARE for Life virtually picks up all of the costs that Medicare does not.

Question: Why would any federal retiree want to to a Medicare Advantage plan and suspend FEHB?

Answer: It may be cheaper or have better coverage in a geographic area.

Question: I am currently a federal employee and plan to work beyond 65. Is there any benefit to adding Medicare Part B while I am still working and have FEHB and sign up for Medicare Part A?

Answer: It would depend if the extra coverage would help with you current health care needs, but it's unlikely it would offer much help.

Question: I never enrolled in Medicare Part B, but have been continuously enrolled in FEHB Kaiser. Can I enroll in an Advantage plan?

Answer: Likely not. One of the requirements to enroll in a Medicare Advantage plan is enrollment in Medicare Part A and Part B.

Question: What is the advantage of using FEHB Medicare Advantage? Lower premiums?

Answer: Lower premiums, carry one card (the Medicare Advantage card and leave the Medicare card at home), perks such as gym memberships and meal delivery.

Question: Is there another name for Medicare Part C?

Answer: Medicare Advantage plans are Medicare Part C.

Question: I saw that some of the plans offered Medicare Part B reimbursement. Is the amount listed for each person covered under Part B or the total amount?

Answer: Medicare does not offer a family plan. Each person has to have their own enrollment. Your health plan's website will have further details on their reimbursement policy.

Question: What advantage does Medicare Part A offer for those of us who live overseas? Can I turn down Medicare Part A and later enroll if needed? I have Foreign Service.

Answer: Medicare does not usually cover care that you receive outside the United States. However, it may be beneficial to enroll in Parts A and B if you live abroad on a temporary basis, or travel back to the U.S. frequently.

Question: Please clarify your statement about General Enrollment Period. When would it go into effect?

Answer: Medicare General Enrollment Period effective date is July 1.

Question: What is the difference between Medicare Advantage and Medigap?

Answer: Medigap is another name for a Medicare Supplement plan. These usually go by letters such as Supplement Plan G or Plan K. FEHB enrollees do not need to enroll in a Medigap plan.

<https://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap>

Question: How is the Modified Adjusted Gross Income calculated for purposes of determining Medicare premiums?

Answer: Modified adjusted gross income is your adjusted gross plus certain deductible items added back in including:

- IRA and self-employed retirement plan contributions
- Alimony payments (for divorce agreements prior to 2019)
- Self-employed health insurance payments
- One-half of any self-employment taxes paid
- Other adjustments used in calculating AGI include the following:
 - Health savings account deductions
 - Penalties on the early withdrawal of savings
 - Educator expenses
 - Student loan interest
 - Moving expenses (for tax years prior to 2018)
 - Tuition and fees
 - Deductions for domestic production activities (for tax years prior to 2018)
 - Certain business expenses of performing artists, reservists, and fee-basis government officials

It's basically all of your income.

Question: Do most federal retirees choose to stay with their FEHB only; choosing not to enroll in Medicare Part B? I was told originally that I didn't need it with my great coverage.

Answer: Most, about 75 percent, take Medicare Part B. Please see our webinar from last month to evaluate what's right for you.

Question: How can we find out which FEHB plans coordinate with Medicare the best? How do we know which plans have wrap-around coverage?

Answer: NARFE will be compiling a resource with all that information. Check our Open Season webpage regularly.

Question: You mentioned that Medicare Part B is higher for those with higher incomes even in retirement. Is it more cost effective to enroll in a Medicare Advantage Plan vs FEHB plus Medicare Parts A and B to help reduce the costs of paying both the FEHB and Medicare Part B individually? Are the Medicare Advantage and Medicare Part B costs paid together under the plan or paid separately?

Answer: No, because even the Medicare Advantage plans require enrollment in Medicare Parts A and B and often Medicare Part D as well. The only way to avoid paying the costs of Medicare Part B is to not enroll and use FEHB alone (and pay cost sharing as shown in plan brochure): <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>

Question: I have to see specialists who don't accept Medicare. Do the new FEHB enhanced Medicare Advantage plans cover non-Medicare specialists?

Answer: No, the Medicare Advantage plans can have more limited networks. There are some providers who opt out of Medicare, but these are very few. Most providers accept patients with Original Medicare (A and B). <https://www.medicare.gov/forms-help-resources/find-providers-whove-opted-out-of-medicare>

Question: Do I have to re-enroll during Open Season if I am already in a Medicare Advantage plan with my current FEHB plan?

Answer: No, though you'll want to confirm that plan will be available next year.

Question: If I choose an FEHB Medicare Advantage plan, can I also use my Medicare Part B coverage for out-of-plan providers?

Answer: No, you will be enrolled only in the Advantage plan even though the Advantage Plan requires you to enroll in Medicare Parts A and B. Here's what Aetna says, "You'll continue to pay your Part B premium with the Aetna Medicare Advantage plan. It provides the same coverage as Original Medicare but with additional benefits you wouldn't get, such as \$0 deductible and excellent prescription benefits. Plus, we will reduce your Medicare Part B premium by \$75 per month (up to \$900/year). You'll also get access to programs that may help you reach your health potential, such as SilverSneakers® fitness membership and more.

And you can continue to use your doctors or any provider that is licensed to receive Medicare payment and is willing to accept the Aetna plan."

Question: Are there any specific FEHB plan for retirees?

Answer: No. All FEHB plans are available to both employees and retirees and survivors.

Question: Any plans include long-term care?

Answer: No. That is why some carry long-term care insurance.

Question: Are Medicare Part D premiums required for all Medicare Advantage plans?

Answer: Not all. You need to check the plan brochure. It will tell you if Medicare Part D is required or not.

Question: We have Medicare and TRICARE for Life. Is there any reason to get an Advantage plan?

Answer: Not in my opinion. TRICARE for Life with Medicare Parts A and B should be sufficient and is considered complete coverage. You may suspend FEHB as well if you are retired.

<https://www.tricare.mil/Plans/HealthPlans/TFL>

Question: Are both husband and wife required to have both Medicare Parts A and B to qualify for Medicare Advantage plan?

Answer: Not necessarily, but if you have moved to FEHB Medicare Advantage coverage, the spouse without Medicare may not get the same coverage as he/she would in a plan designed to stand alone without Medicare. So if you are planning to make the switch, make sure that your spouse without Medicare gets the same robust coverage through the Medicare Advantage plan as they would through the other FEHB plans. Also, the spouse (without Medicare) would likely not be able to enjoy the FEHB plan's fringe benefits, e.g. silver sneakers, dental/vision, etc.

Question: Do any of the FEHB Advantage plans cover me outside of the U.S. while on a vacation? I currently have Medicare A and B and GEHA Standard.

Answer: Only for emergency care.

Question: FEHB BCBS has Standard and Basic Options for Self Plus One. What's the difference in coverage?

Answer: Please see the upcoming webinar on which FEHB plan is right for you, call BCBS directly or use the OPM plan comparison tool.

Question: If my FEHB plan covers all the same services as Medicare Part B, why do I want to enroll in Medicare Part B?

Answer: Please visit NARFE's webinar archive to see Tammy's September webinar titled "To B or Not to B: Is Medicare Part B Right for You?" She addresses this question.

Question: What would be the difference in benefits between Aetna Direct and Aetna Advantage plan for someone with Medicare Parts A and B?

Answer: See the comparison here: <https://www.aetnafeds.com/retiree-plans.php>

Question: I live overseas. I have Foreign Service. Do I need to enroll in Medicare Part A? I have not visited USA in 13 years, I am not sure when I will visit USA again.

Answer: Since Medicare Part A has no premium, why not enroll? It can help if you ever decide to return to the US. You probably don't need to pay extra for Medicare Part B since it sounds like you will be a permanent resident overseas. For those eligible, the Foreign Service plan is a great choice for expats retiring overseas.

Question: Is it better to get a Medicare Advantage plan, or better to get Medicare plus FEHB as a second payer?

Answer: So much of this decision depends on your health and access to trusted providers. Remember, Medicare Part C may have low or no premiums, but they will charge you copays and coinsurance. FEHB Medicare Advantage plans have higher premiums but typically waive copays, deductibles and coinsurance as well as give you funds to pay for some of your Medicare Part B costs. So you will need to do a personal analysis of the plans against your anticipated health care needs and costs and find the best fit for your situation.

Question: If I'm still covered by work insurance there's no penalty for signing up for Medicare Part B even if I'm 70 years old, correct?

Answer: That is correct. As long as you are a current employee and are covered by employer sponsored health care, you will not be penalized. Make sure you have your HR representative fill out and sign a CMS L-564 form for you before you retire.

Question: Is the FEHB Medicare Advantage premium in addition to the Medicare and regular FEHB premium?

Answer: The FEHB Medicare Advantage plan has one premium. If you are currently in an FEHB plan with out the Medicare Advantage portion, switching to a plan with Medicare Advantage in the same plan carrier will have a different premium cost. But once enrolled, there will only be one premium for coverage.

Question: If you have FEHB Medicare Advantage and go to a doctor who does not accept Medicare, does FEHB plan cover the cost?

Answer: The majority of providers in FEHB networks accept Medicare assignment. Those who accept Medicare patients but not the Medicare assignment as payment in full, will accept 15 percent above the Medicare assignment and FEHB will usually cover this additional cost. The only providers who don't fall into this category are call "opt outs" and they will make you sign agreements to use their services (warning that they will be charging you more). This is why it is good to ensure all of your providers are in network and accept Medicare assignment (or the 15 percent more) as well as the insurance coverage in which you are planning to enroll.

Question: Have all the FEHB 2022 rates and electronic plan copies been to posted OPM website even though Open Season doesn't start until November?

Answer: The rates are available but not all the plan information yet.

Question: How does the FEHB Medicare Advantage program work when the FEHB coverage is based on a retiree who is now age 58, but the spouse will be 65?

Answer: The spouse who is younger will not enroll in the enhanced Medicare Advantage option, but use only the FEHB plan. Be sure to pay attention to the plan brochure, Section 9 for more details
<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>.

Question: I have Aetna Advantage and they reimbursed \$900/person towards Medicare Part B premiums. I think this is going away in 2022. Are there any plans that reimburse Medicare Part B premiums in 2022?

Answer: There are about 25 that do. We'll be putting together a list for NARFE members.

Question: What plans cover for international travel?

Answer: There are several FEHB plans that offer overseas coverage. This OPM link will help you to find them
<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>.