

United States Senate

WASHINGTON, DC 20510

January 23, 2019

Margaret Weichert
Acting Director
U.S. Office of Personnel Management
1900 E Street NW, Washington, DC 20415

Dear Acting Director Weichert:

We write today concerning federal employees that may lose their dental and vision health insurance benefits as a result of the government shutdown. As you may know, if the current lapse in government funding continues more than 800,000 federal employees will miss their second pay period. From this time forward – federal employees with dental and vision insurance must also begin to pay their premiums directly to BENEFEDS or risk having their coverage terminated.

Recent guidance from the U.S. Office of Personnel Management to federal employees' enrolled in the BENEFEDS dental and vision plans states:

“Payroll deductions will cease for any employee that does not receive pay. BENEFEDS will generate a bill to enrollees for premiums when no payment is received for two consecutive pay periods. The enrollee should pay premiums directly billed to him/her on a timely basis to ensure continuation of coverage.”

The above guidance will require federal employees to tap into their savings and pay these costs or risk having their coverage terminated. We are alarmed that unpaid federal employees will be required to incur this additional financial hardship during a time when they can least afford it. This is unacceptable.

Your guidance to employees has been insufficient and fails to account for the significant financial strain already placed on these employees and their families. If the status quo persists, you are undoubtedly risking the health and wellness of federal workers, their spouses, and children enrolled in federal vision and dental plans. We have already heard from individuals who are worried about what this will mean for them and their health care needs. We also understand that certain insurers are willing to allow individuals to continue their coverage without payment, and we encourage OPM to continue to work with all insurers to help members maintain continuity of coverage.

We believe it is unreasonable to expect unpaid employees to take on this financial responsibility. Instead, we ask that you immediately work with federal contractors administering these dental and vision benefits to develop alternative payment arrangements that ensure continuous coverage at no risk of terminated benefits. In addition, we ask that – upon any such agreement – you

immediately reissue guidance to employees who are in jeopardy of having their benefits terminated.

Thank you for your attention to this letter. If our offices can be further helpful in resolving this matter please do not hesitate to contact us.

Sincerely,



Mark R. Warner
United States Senator



Benjamin L. Cardin
United States Senator



Tim Kaine
United States Senator



Chris Van Hollen
United States Senator