





# **Enrollment**

*for Tribal Employees Purchasing  
Coverage Under the FEHB Program*

U.S. OFFICE OF PERSONNEL MANAGEMENT

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Agenda

- Types of FEHB Enrollment
- How to Enroll in FEHB
- When to Enroll in FEHB
- Dual FEHB Enrollment
- Termination and Cancellation
- Temporary Continuation of Coverage
- Test your Knowledge
- Conclusion

A vertical strip of the American flag is visible on the left side of the slide, showing the blue field with white stars and the red and white stripes.

# Types of FEHB Enrollment

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Types of FEHB Enrollment

FEHB law permits only these two types of enrollment

- Self Only
- Self and Family





# How to Enroll in FEHB

A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

# How Does a Tribal Employee Enroll in an FEHB Plan?

- A tribal employee enrolls in an FEHB plan by completing a Health Benefits Election Form, Standard Form (SF) 2809
- The tribal employee must submit the form to his/her tribal employer



# **When to Enroll in FEHB**



A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

# When a Tribal Employee Can Enroll in an FEHB Plan

- Initial Enrollment Opportunity
- New or Newly Eligible
- Open Season
- Qualifying Life Event

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Initial Enrollment Opportunity

- The Initial Enrollment Opportunity is when the tribal employer begins participating in the FEHB Program and offers FEHB to its eligible tribal employees
- The tribal employee must elect to either:
  - Enroll in the FEHB Program, or
  - Not enroll in the FEHB Program
- The tribal employee must make this election before the effective date of FEHB coverage for the tribal employer's tribal employees.

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# New or Newly Eligible Tribal Employees

- Once the tribal employer begins participating in FEHB, a new tribal employee must make an election on SF 2809 within 60 days of beginning employment
- A tribal employee who was previously ineligible for FEHB must make an election on SF 2809 within 60 days of becoming eligible for FEHB

A vertical strip on the left side of the slide shows a close-up of the American flag, focusing on the blue field with white stars and the red and white stripes.

# Annual Open Season

- Open Season is the time when eligible tribal employees can enroll, change, or cancel their FEHB coverage
- Open Season begins on Monday of the second full work week in November and ends on the Monday of the second full work week in December
- An FEHB Open Season enrollment is effective on January 1, provided the tribal employee is in pay status



A vertical strip of the American flag is visible on the left side of the slide, showing the blue field with white stars and the red and white stripes.

# Annual Open Season (contd)

- Tribal employees who did not enroll at an earlier opportunity may enroll during the annual Open Season



A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Qualifying Life Events

- A Qualifying Life Event (QLE) means an event that may permit a tribal employee to enroll, change, or cancel his/her FEHB enrollment. The change must be consistent with the event.
- The SF 2809 includes Tables of Permissible Changes in FEHB Enrollment

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Qualifying Life Events (contd)

## Examples of QLEs:

- Change in family status that results in increase or decrease in number of eligible family members
- Change in employment status that could result in entitlement to coverage or affect cost of insurance
- Loss of other group health insurance coverage

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Qualifying Life Events Tables

- Tribal employees can use pre-tax dollars to pay their share of the premium IF their tribal employer offers FEHB through a premium conversion plan to its tribal employees (in accordance with Internal Revenue Service rules)
- The correct table of permissible events on SF 2809 depends upon whether the tribal employee participates in premium conversion

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Qualifying Life Events Tables (contd)

- Tribal employees must use
  - Table 1 if they participate in premium conversion
  - Table 5 if they do not participate



A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

# Effective Date of New FEHB Enrollment

- A new FEHB enrollment is effective on the first day of the first pay period that begins after the tribal employer receives SF 2809 and the tribal employee is in pay status
- This effective date applies to FEHB enrollments of new or newly eligible employees, and enrollments based on QLEs



A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.


# Changes in FEHB Enrollment

- To change enrollment means to elect a different plan or option or different type of coverage, either Self Only or Self and Family, by submitting an SF 2809 to the tribal employer.
- Tribal employees can change their FEHB enrollment when they experience a Qualifying Life Event or during the annual Open Season

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Children's Equity

If a tribal employee refuses to comply with a court or administrative order to provide health benefits coverage for his/her children, the tribal employer must enroll the tribal employee in an FEHB Self and Family plan that provides full benefits where the children live

The image shows a vertical strip of an American flag on the left side of the slide, featuring white stars on a blue field and red and white stripes.

# Effective Date of FEHB Enrollment Change

- **QLE:** FEHB enrollment change is effective on the first day of the pay period after the tribal employer receives tribal employee's SF 2809 and that follows a pay period during any part of which the tribal employee is in a pay status.
- **Open Season:** FEHB enrollment change is effective on January 1st (regardless of pay status).



# Dual FEHB Enrollment



A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

# Dual FEHB Enrollments are Prohibited

- A dual FEHB enrollment exists when a tribal employee is enrolled in or covered under more than one FEHB plan
- No tribal employee or eligible family member may enroll or be covered as a family member if he/she is covered under another person's Self and Family FEHB enrollment



A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

# Exception for Spouse

Husband and wife separate, and some family members live outside HMO's service area


A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Exceptions for Children

- Child under age 26 who is a tribal or Federal employee becomes a parent
- Child under age 26 who is a tribal or Federal employee lives outside parent's HMO's service area

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Termination and Cancellation

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# How Does FEHB Coverage End?

A tribal employee's FEHB enrollment can end by:

- **Termination:** a required action made by the tribal employer maintaining the FEHB enrollment – (SF 2810)
- **Cancellation:** a voluntary action made by the tribal employee – (SF 2809)



A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# FEHB Termination for Tribal Employees

Following are some of the main reasons that a tribal employee's FEHB enrollment can terminate:

- Separation from employment
- Begin leave without pay or military service (and elect not to continue)
- End of 365 days of leave without pay or 24 months of military service (if elected to continue)



The image shows a vertical strip of the American flag on the left side of the slide, featuring white stars on a blue field and red and white stripes.

# FEHB Termination for Family Members

Following are some of the main reasons that a family member will lose coverage under the tribal employee's Self and Family FEHB enrollment:

- eligible child attains age 26
- tribal employee's spouse is divorced from tribal employee

The tribal employer does not issue an SF 2810 for family members

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# FEHB Termination (contd)

Tribal employees and family members whose FEHB coverage terminates have:

- A free 31-day extension of coverage
- Right to convert to an individual policy
- Eligibility to enroll for Temporary Continuation of FEHB Coverage

A vertical strip of the American flag is visible on the left side of the slide, showing the blue field with white stars and the red and white stripes.

# Termination Effective Dates


- **Enrollees** - End of the last day of the pay period in which the terminating event happened
- **Family Members** - the day the family member is no longer an eligible family member

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Cancellation

- **QLE:** Effective at the end of the last day of the pay period in which the tribal employer receives the SF 2809
- **Open Season:** Effective at the end of December 31<sup>st</sup>
- No 31-day temporary extension of coverage or conversion right or TCC for tribal employees or family members



A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Temporary Continuation of Coverage

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Temporary Continuation of Coverage (TCC)

- Similar to COBRA in the private sector
- Available to tribal employees who lose FEHB coverage because they separate from their job
- Also available to former eligible family members who lose eligibility for FEHB coverage
- TCC enrollee pays total premium (tribal employer and tribal employee share ) + 2 percent

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# TCC – Initial Enrollment

- Tribal employer must notify separating tribal employees
- Tribal employees, children, and former spouses are responsible for notifying tribal employer
- TCC coverage is effective at the end of the 31-day extension of coverage



# Test Your Knowledge



A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Scenario #1

Ellen starts work on June 6. She works June 6-7, is out sick on June 8, and returns June 9, when she submits an SF 2809 electing FEHB.

When is her FEHB coverage effective?

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## **A. First Day of Next Pay Period**


FEHB enrollment is effective on the first day of the pay period after the one in which the tribal employer receives SF 2809 (and she was in pay status in the pay period before)



## Scenario #2

Ingrid brings you an SF 2809 during Open Season canceling her FEHB enrollment for the event code “Open Season.” Her cancellation is effective:

- A. At the end on the year (December 31)
- B. Never. She doesn't have a QLE so she can't cancel
- C. At the end of the pay period in which the tribal employer receives the SF 2809

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## **A. At the end of the year (December 31st)**

During Open Season:

- All FEHB enrollees can change or cancel enrollment
- All eligible employees can enroll in FEHB
- No QLE is needed



A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

## Scenario #3

Joseph is enrolled in an Oklahoma HMO. He can change his FEHB enrollment when his daughter goes away to college in California.

True or False?



## **A. True**

An enrollee in may change his/her FEHB HMO enrollment if a family member moves out of the HMO service area.

The change is effective the first day of the pay period that begins after the tribal employer receives the SF 2809.

A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

## Scenario #4

Mike's son enrolled in TCC when he turned age 26. He has been covered under TCC for 36 months and wants a conversion policy

Can his FEHB plan deny his enrollment in a conversion policy?

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## A. No

All FEHB plans must offer a conversion policy to family members who involuntarily lose FEHB coverage if the request to convert is received timely.



A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## Scenario #5

Marsha, a tribal employee, is married to a County teacher. Marsha has FEHB Self and Family coverage.

In August, she tells her tribal employer that she wants to cancel her FEHB coverage since her spouse's employer is offering a new non-FEHB plan.

Can she cancel her FEHB?

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## A. Yes

Marsha may cancel her FEHB under Qualifying Life Event (QLE) code 1Q:

“Change in spouse’s or dependent’s coverage options under a non-FEHB health plan”

The image shows a close-up of the American flag, focusing on the blue field with white stars and the red and white stripes. The flag is positioned on the left side of the slide.

## Scenario #6

Misty is divorced with 2 children and is enrolled for Self and Family. Misty gets remarried and her plan asks her tribal employer for an SF 2809 to add her new spouse to her enrollment.

Should Misty's tribal employer complete an SF 2809?

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## A. No

Since Misty has a Self and Family enrollment, her new husband is covered from the date of marriage. Misty only needs to call her plan to add her new husband.

The plan may ask Misty for proof of the marriage.



A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Scenario #7

Bruno is enrolled for Self Only FEHB. In October he adopts a child. During Open Season he submits an SF 2809 changing his enrollment to Self and Family based on his change in family status.

When is the change in FEHB enrollment effective?

A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

# **The first day of the pay period in which he adopted the child**

A change in enrollment made in conjunction with the birth or addition of a child is effective on the first day of the pay period in which the child is born or added as a family member.

It was just a coincidence that this event occurred during Open Season


A vertical strip of an American flag is visible on the left side of the slide, showing the stars and stripes.

# Scenario #8

Norman enrolled in an FEHB plan on 5/1/2012, during his Initial Enrollment Opportunity. His divorce was final 6/30/2013. The divorce decree said he had to provide coverage for his ex-wife so he kept his Self and Family enrollment. Norman remarried 10/01/2013.

When did his ex-wife's coverage terminate?

- A. 6/30/2013
- B. 10/01/2013
- C. 11/01/2013

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## **A. 6/30/2013**

A spouse's coverage terminates on the date he/she stops being an eligible family member

Norman's ex-wife stopped being an eligible family member on the date of divorce



A vertical strip of an American flag is visible on the left side of the slide, showing the blue field with white stars and the red and white stripes.

# Scenario #8 (contd)

What should Norman have done when the divorce was finalized?

A vertical strip of an American flag is visible on the left side of the slide, showing the blue field with white stars and the red and white stripes.


# **Norman Should Have Called His Plan and Have Them Remove His Ex-Wife**

The plan may have asked  
Norman for proof of the divorce

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

## Scenario #8 (contd)

What if the Plan was unaware of the divorce and his ex-wife continued receiving benefits?

The image shows a close-up of the American flag, focusing on the blue field with white stars and the red and white stripes. The flag is positioned on the left side of the slide.

# **The Plan Could Seek Reimbursement From Either Norman's Ex-Wife or the Providers It Paid**

The FEHB Plan is not obligated to provide benefits for ineligible family members, even if premiums have been paid





# Conclusion

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Tribal Employer Responsibilities

- Provide general guidance to tribal employees
- Ensure FEHB forms are properly completed
- Administer Initial Enrollment Opportunity and conduct annual Open Season
- Promptly enter SF 2809 and SF 2810 data into TIPS

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# Resources

- [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms)
  - Tribal FEHB Handbook
  - FEHB Guide for Tribal Employees
  - Tribal FastFacts
  - Tribal Quick Guide
- Benefits Officers Only inquiries:
  - Phone: 202-606-2530 or
  - Email: [tribalprograms@opm.gov](mailto:tribalprograms@opm.gov)

A vertical strip of the American flag is visible on the left side of the slide, showing the stars and stripes.

# More to Come

Look for other presentations on:

- Finance
- Guidance on FEHB Forms
  - SF 2809
  - SF 2810
- Temporary Continuation of Coverage (TCC)