

Quick Guide to FEHB for Tribal Employees

	FEHB
	FFS, HMO, CDHP, HDHP (with an HSA or HRA for HDHP only)
What do the acronyms stand for?	<ul style="list-style-type: none"> ▪Federal Employees Health Benefits (FEHB) Program ▪Office of Personnel Management (OPM) ▪National Finance Center (NFC) ▪Fee-For-Service (FFS) ▪Health Maintenance Organization (HMO) ▪Consumer Driven Health Plan (CDHP) ▪High Deductible Health Plan (HDHP) ▪Health Savings Account (HSA) ▪Health Reimbursement Arrangement (HRA) ▪Temporary Continuation of Coverage (TCC) ▪United States Code (U.S.C.) ▪Code of Federal Regulations (C.F.R.)
When did the Program start?	1960
Which law governs this Program?	<ul style="list-style-type: none"> ▪5 U.S.C. Chapter 89 ▪25 U.S.C. § 1647b
What regulations implement this law?	5 C.F.R. Part 890
Who administers this Program?	OPM / FEHB Program Carriers / Participating Tribal Employers / National Finance Center (NFC)
What types of plans are available?	<ul style="list-style-type: none"> ▪FFS with Preferred Provider Organization (PPO) (international coverage available) ▪HMO ▪CDHP ▪HDHP with an HSA or HRA
Which tribal employers are eligible to participate in FEHB?	<p>The Affordable Care Act states that:</p> <p style="padding-left: 40px;">(1) urban Indian organizations carrying out programs under Title V of the Indian Health Care Improvement Act and</p> <p style="padding-left: 40px;">(2) Indian tribes or tribal organizations carrying out programs under the Indian Self-Determination and Education Assistance Act</p> <p>are entitled to purchase coverage, rights, and benefits of the FEHB program for their tribal employees.</p> <p>OPM uses the term “tribal employer” to refer to Indian tribes, tribal organizations, and urban Indian organizations.</p>
If a tribal employer participates in FEHB, which tribal employees are eligible?	Tribal employees who are considered common law employees of tribal employers and meet FEHB requirements for the type of employment are eligible to enroll in FEHB. Tribal employees with eligibility questions should contact their tribal employer.
Are tribal retirees eligible to enroll?	No.
Which family members are eligible?	<ul style="list-style-type: none"> ▪A spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife, as defined in the Defense of Marriage Act). ▪Children under age 26 (including adopted children, recognized natural children or stepchildren; or foster children living with tribal employee in regular parent-child relationship) ▪Children age 26 or older incapable of self-support, if disabling condition began before age 26

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Which family members are not eligible?	<ul style="list-style-type: none"> ▪Grandchildren, unless foster child requirements are met (as defined in the Handbook) ▪Parents ▪Siblings ▪In-laws
What are the FEHB enrollment types?	<ul style="list-style-type: none"> ▪Self Only ▪Self and Family
Do tribal employees have to re-enroll each year?	No.
When can a tribal employee enroll in FEHB?	You can enroll in FEHB during the Initial Enrollment Opportunity, when you become a new or newly eligible employee, the annual Open Season, and if you experience a qualifying life event (QLE) that allows you to enroll.
What is the Initial Enrollment Opportunity?	When a tribal employer chooses to participate in the FEHB Program, the Initial Enrollment Opportunity occurs. It is the time period for you to enroll in the FEHB Program. Please check with your tribal employer to see if they have elected to participate in FEHB.
How long is the Initial Enrollment Opportunity?	Please contact your tribal employer for the specific dates or the specific time period of your Initial Enrollment Opportunity.
What is the effective date for an enrollment during the Initial Enrollment Opportunity?	Generally, the effective date of coverage should be the first day of the month following the end of the Initial Enrollment Opportunity. Please contact your tribal employer for the specific effective date when your health insurance coverage will begin.
How long does a new tribal employee hired after the Initial Enrollment Opportunity have to enroll?	If you are a new tribal employee of a tribal employer that already participates in the FEHB Program, you have 60 days from the date of becoming eligible to enroll in it.
How do new tribal employees enroll?	Complete and submit an enrollment form (Standard Form (SF) 2809) to your tribal employer. You can obtain an SF 2809 from the OPM's website at www.opm.gov/forms/pdf_fill/sf2809.pdf or from your tribal employer.
When does coverage become effective for new tribal employees?	The first day of the first pay period that begins after your FEHB enrollment request is received and that follows a pay period during any part of which you were in pay status. For example, your FEHB enrollment request is received on February 15th. The pay period, in which you are in pay status, ends on February 25th. Your coverage begins on February 26th.
What is Open Season?	Open Season is the annual time when you can enroll, change, or cancel your FEHB coverage.
When is Open Season?	Annually – Monday of the 2nd full work week in November to the Monday of the 2nd full work week in December.
When do Open Season changes become effective?	January 1st of the following calendar year.
What actions can an tribal employee take during Open Season?	<ul style="list-style-type: none"> ▪Enroll in a plan in the FEHB Program, if not already enrolled ▪Cancel FEHB enrollment ▪Change type of enrollment (Self Only vs. Self and Family) ▪Change from one plan or option to another ▪Participate or waive premium conversion, if tribal employer participates in premium conversion
Are there additional opportunities to enroll or change enrollment?	Yes, Qualifying Life Events (QLE) as defined below.

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<p>What are common qualifying life events (QLE)?</p>	<ul style="list-style-type: none"> ▪Change in family status ▪Change in employment status ▪You or a family member lose FEHB or other health insurance coverage ▪For more information, see SF 2809 for the Tables of Permissible Changes in Enrollment
<p>What changes are tribal employees allowed to make due to a QLE?</p>	<p>The QLE determines which action(s) may be taken:</p> <ul style="list-style-type: none"> ▪Enroll in a plan in the FEHB Program, if not already enrolled ▪Cancel FEHB enrollment ▪Change type of enrollment (Self Only vs. Self and Family) ▪Change from one plan or option to another ▪Participate or waive premium conversion, if tribal employer participates in premium conversion
<p>What is the effective date for an enrollment change outside of Open Season?</p>	<p>Generally, the first day of the first pay period that begins after your enrollment request is received and that follows a pay period during any part of which you were in pay status.</p>
<p>What is the timeframe for making changes due to a QLE?</p>	<p>Generally, 31 days before to 60 days after the QLE.</p>
<p>Will tribal employees' salary contributions be pre-tax?</p>	<p>Please contact your tribal employer to see if they permit the use of pre-tax dollars (i.e., premium conversion) to pay for insurance premium payments.</p>
<p>How do tribal employees pay premiums?</p>	<p>Salary deduction.</p>
<p>How much do tribal employees pay in premiums?</p>	<p>Premiums vary by plan. You may pay at a maximum approximately 30% of the premiums. However, if you are a part-time tribal employee, your premiums will be pro-rated so your share of premiums may be higher. Please contact your tribal employer for details.</p>
<p>Is there a required amount that a tribal employer must contribute for premiums?</p>	<p>Yes, at a minimum, the tribal employer must contribute the same amount as most Federal agencies do for their Federal employees. Tribal employers must pay approximately 70% of the premiums. Please contact your tribal employer to see if they pay a larger portion of your premiums (up to 100%).</p>
<p>Can a tribal employee continue coverage when in an insufficient or nonpay status?</p>	<ul style="list-style-type: none"> ▪If your tribal employer offers Leave Without Pay (i.e., unpaid leave), then yes, your coverage may continue for up to 365 days. You must elect to continue or terminate enrollment. ▪If you continue FEHB enrollment, you may pay premiums directly to the tribal employer or incur a debt to the tribal employer. The tribal employer must pay premiums to the National Finance Center (NFC). ▪Nonpay status can be continuous or broken by periods of less than 4 months of pay status. ▪If you return to pay status, you must elect to enroll—it's not automatic—and you have 60 days to enroll after returning.
<p>Can tribal employees continue coverage when they leave tribal employment?</p>	<p>No. However, you will have a free 31-day extension of coverage. You are also eligible for Temporary Continuation of Coverage (TCC). TCC is a feature of the FEHB Program that allows certain people to temporarily continue their FEHB coverage after regular coverage ends. Former tribal employees are eligible for up to 18 months of TCC and to convert to an individual policy with the health plan in which you are enrolled. The former tribal employee is responsible for the total premium in addition to an administrative fee.</p>

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<p>Can tribal employees continue coverage in FEHB when they retire?</p>	<p>No. However, you will have a free 31-day extension of coverage. You are also eligible for Temporary Continuation of Coverage (TCC). TCC is a feature of the FEHB Program that allows certain people to temporarily continue their FEHB coverage after regular coverage ends. Former tribal employees are eligible for up to 18 months of TCC and to convert to an individual policy with the health plan in which you are enrolled. The former tribal employee is responsible for the total premium in addition to an administrative fee.</p>
<p>Can family members continue coverage when they are no longer eligible family members (e.g., a child turns 26, a former spouse after a divorce)?</p>	<p>These family members will have a free 31-day extension of coverage. They will also have the opportunity to enroll in TCC for up to 36 months and to convert to an individual policy with the health plan in which they are enrolled.</p>
<p>Can a tribal employee's family continue coverage after the death of the tribal employee?</p>	<p>Family members may be eligible to continue coverage as described below:</p> <ul style="list-style-type: none"> * if you have a Self and Family FEHB enrollment with only a spouse, the spouse is eligible for conversion to non-group (private) coverage; * if you have a Self and Family FEHB enrollment with a child or children, the child(ren) are eligible for TCC and may cover the spouse. Eligible family members may convert to non-group (private) coverage when TCC expires at the end of 36 months.
<p>Can a tribal employee cancel coverage at any time?</p>	<p>If you participate in premium conversion, you can only cancel during Open Season or when experiencing a specific QLE. If you do not participate in premium conversion, you can cancel at any time.</p>
<p>What happens if an tribal employee is called to active duty in the military?</p>	<ul style="list-style-type: none"> •You can elect to continue enrollment or terminate. •If continuing, coverage terminates at the end of 24 months. •If called up for contingency operation, tribal employer may pay employee's share of the premiums. •If not in support of contingency operation, you are responsible for premiums.
<p>What happens when someone returns from active duty in the military?</p>	<ul style="list-style-type: none"> •If enrollment terminated, coverage is reinstated the day you return. •You can waive reinstatement to use your transitional TRICARE benefits.
<p>Can a tribal employee appeal a plan's denial to pay a claim or provide benefits?</p>	<p>Yes, you can request reconsideration by the FEHB plan. If you do not agree with the initial denial, you may request that OPM review the disputed claim. See Section 8 of the plan brochure for details.</p>