

Attachment 1: Advise, Inform, and Provide Information to Tribal Employees on the Federal Employees Health Benefits (FEHB) Program and the Initial Enrollment Opportunity (IEO)

Advising Tribal Employees on the FEHB Program

- 1. Specific FEHB Program questions.** Please answer your tribal employees' questions concerning eligibility, or the application of FEHB law and regulations to particular circumstances.
- 2. Benefit questions.** Refer tribal employees to the actual FEHB plan brochures for specific information on FEHB benefits. If the answers cannot be found in the brochures, advise the tribal employee to contact the plan directly. **Do not refer tribal employees to the plans if their questions concern subjects other than benefits.**

Communicating the Initial Enrollment Opportunity

- 1. Build awareness of the Initial Enrollment Opportunity (IEO).** Tribal employees need to know:

- ✓ The dates of the Initial Enrollment Opportunity (IEO);
- ✓ The basics of the FEHB Program;
- ✓ What decisions they can/must make;
- ✓ Where they can find additional information about the FEHB Program; and
- ✓ When their FEHB coverage becomes effective;

Start your awareness campaign early and follow through with consistent messages.

- 2. Inform tribal employees.** You can do this in various ways. Here are some examples:

- ✓ Send an email to all tribal employees. Please include the following attachments in your IEO announcement:
 - Attachment 2: *FEHB Program Tribal FastFacts: "The Federal Employees Health Benefits (FEHB) Program for Tribal Employees"* and
 - Attachment 3: *FEHB Program Tribal FastFacts: "Selecting a Health Plan During the Initial Enrollment Opportunity for Tribal Employees."*
 - Attachment 4: Initial Enrollment Opportunity for Tribal Employees flyer/poster.
- ✓ Distribute flyers to tribal employees (this is a great way to reach employees who don't have easy access to the Internet). The flyers can include:
 - Attachment 2: *FEHB Program Tribal FastFacts: "The Federal Employees Health Benefits (FEHB) Program for Tribal Employees"* and

- Attachment 3: *FEHB Program Tribal FastFacts: “Selecting a Health Plan During the Initial Enrollment Opportunity for Tribal Employees.”*
 - Attachment 4: Initial Enrollment Opportunity for Tribal Employees flyer/poster.
- ✓ Post IEO notices in hallways, cafeterias, and break rooms.
 - ✓ Put the dates of the IEO on a footer on each email you and your Human Resources (HR) office staff send to tribal employees starting now through the end of the IEO (whether the email specifically concerns IEO or not). Your IT staff may be able to make this footer automated, and apply it to only internal emails.
 - ✓ Add reminders to pay stubs.
 - ✓ Publicize IEO information on your intranet site.
 - ✓ Broadcast to your employees who they can contact internally for help.

TIP: If you have any questions about a plan in the FEHB Program, please contact your Tribal Liaison at that plan. Please refer to Attachments 2 and 3 in Tribal Benefits Administration Letter (TBAL) 12-602 Initial Enrollment Opportunity: Ordering and Distributing Materials for your Tribal Liaison contact information.

TIP: Don't assume employees know when and how they can enroll in the FEHB Program, or where to go if they have questions. You must make sure IEO information reaches tribal employees.

Distributing Materials

It is the responsibility of the Tribal Benefits Officer to provide Initial Enrollment Opportunity information to the tribal employees and guidance/information to the Human Resources office.

Ensure you have enough IEO material. You can find detailed information about ordering and distributing materials in TBAL 12-602 at www.opm.gov/insure/health/tribes/reference/hr.asp. However, almost all materials are available online at www.opm.gov/insure/health/tribes/reference/index.asp.

- 1. Initial Enrollment Opportunity *FastFacts*.** Two Tribal FastFacts are available on our website at www.opm.gov/insure/health/tribes/reference/index.asp. 1) The FEHB Program for Tribal Employees provides an overview and 2) Selecting a Health Plan During the Initial Enrollment Opportunity for Tribal Employees.
- 2. 2012 FEHB Guide for Tribal Employees.** A complete listing of all the plans that participate in the FEHB Program and important enrollment information. The online version is available at www.opm.gov/insure/health/tribes/2012tribeguide.pdf.
- 3. FEHB brochures and flyers.**
 - You may request FEHB Fee-for-Service (FFS), Health Maintenance Organization (HMO) or high deductible/consumer driven health plan (HDHP/CDHP) brochures by contacting those plans directly. You can find FEHB plan contact information in

TBAL 12-602 at www.opm.gov/insure/health/tribes/reference/hr.asp. Health plan brochures are also available at www.opm.gov/insure/health/tribes/planinfo/index.asp.

** Please keep in mind our Going Green initiative and promote this effort by referring brochure inquiries to our website at www.opm.gov/insure/health/gogreen/index.asp. However, we do understand that paper brochures may be necessary. Please use your best judgment when ordering paper brochures from the FEHB plans for your employees.

Organizing Health Benefits Fairs

1. **Strength in numbers.** Employees find health benefits fairs a valuable resource for getting health plan information. If your tribal employer has a small number of tribal employees, consider partnering with other tribes, tribal organizations, or urban Indian organizations in your area. The plans in the FEHB Program usually receive more requests to attend health benefits fairs than they can accommodate, so be creative. Employees value talking with plan representatives face-to-face, but you must advertise the event early and often to attract as many tribal employees as possible.
2. **Assure equal access for FEHB plans.** Health benefit fairs in some locations – with or without tribal HR on site – are organized and hosted by participating FEHB plans. While this circumstance may be necessary, no one plan can be allowed to dominate a health fair to the detriment of other participating plans. OPM works to ensure a level playing field for FEHB plans, and this spirit should prevail at health fairs too.
3. **Organizing Health Benefits Fairs.** Find your FEHB plan contact information in Attachments 2 and 3 of TBAL 12-602. FEHB plan representatives are expected to confine their presentations to benefit provisions and claims procedures of the specific plan they represent.
4. **Be supportive.** Ensure your tribal employer’s managers allow their tribal employees time away from their duties to attend health benefit fairs. The fairs are an excellent source for employees to obtain the information necessary to make informed benefit choices.

Initial Enrollment Opportunity for Eligible Tribal Employees

1. **Provide information on what actions a tribal employee can take during the IEO**
 - An eligible tribal employee who is not enrolled may enroll.
 - Enrollment in **FEHB** automatically continues year to year.
2. **Provide information on how to enroll in the FEHB Program.** Tribal employees must complete a Health Benefits Election Form, Standard Form (SF) 2809, and return it to their tribal employer.

3. Provide assistance with the completion of the SF 2809 for enrolling in the FEHB Program. OPM has created guidance for tribal employees in how to fill out the SF 2809 for the Initial Enrollment Opportunity. Please direct your tribal employees to this guidance at <http://www.opm.gov/insure/health/tribes/2809employeeguidance.pdf>. The SF 2809 is available as a screen-fillable Adobe Acrobat portable document format (PDF) file on the **FEHB** website at www.opm.gov/forms/pdf_fill/sf2809.pdf. Using the free downloadable [Adobe Acrobat reader](#), employees may complete the form on the screen and then print it out already completed.

Note: Tribal employees must have Acrobat Adobe Reader 8 or later version.

4. Advise of specific timeframes during the Initial Enrollment Opportunity.

- Tribal employees must submit the SF 2809 no later than close of business of the last day of the IEO.