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Initial Enrollment Opportunity


*for Tribal Employees in the FEHB
Program*

U.S. OFFICE OF PERSONNEL MANAGEMENT


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Agenda

- What is the Initial Enrollment Opportunity (IEO)?
- What happens once you enroll in the FEHB Program?
- Things to remember when enrolling in the FEHB Program
- Resources

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What is the Initial Enrollment Opportunity (IEO)?

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Initial Enrollment Opportunity (IEO)

- This takes place when your tribal employer begins participation in the FEHB Program and offers FEHB to you as an eligible employee
- Check with your tribal employer for the dates of your IEO



What Should You Do During the IEO?

1. Review the plans available in your area



2. Choose the best FEHB plan for you



3. Complete the Health Benefits Election Form - Standard Form (SF 2809)



4. Submit the SF 2809 to your tribal employer

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1. Review the Plans Available in Your Area

- Use OPM's plan comparison tool
 - www.opm.gov/FEHBcompare
- Use the PlanSmartChoice comparison tool
 - www.plansmartchoice.com
- Review *FEHB Guide for Tribal Employees*
 - www.opm.gov/insure/health/tribes/2012tribeguide.pdf

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2. Choose the Best FEHB Plan for You

- a. What health expenses do you and your family expect for next year?
- b. Which available plan has the best coverage for these expenses?
 - Review the FEHB plan brochures
- c. What are your priorities?
 - Lowest overall cost?
 - Most freedom to see providers?
 - Least paperwork?
 - Greatest protection for unforeseen medical expenses?

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2. Choose the Best FEHB Plan for You (cont.)

- d. Is there a Preferred Provider Organization (PPO) or an HMO network?
- e. How much are the premiums?

For more information:

www.opm.gov/tribalprograms

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3. Complete the SF 2809

- You will enroll in an FEHB plan by completing a Health Benefits Election Form, Standard Form (SF) 2809
 - www.opm.gov/forms/pdf_fill/sf2809.pdf
- You should also complete an SF 2809 when electing NOT to enroll in FEHB

4. Submit SF 2809 to Your Tribal Employer

- You must submit the form to your tribal employer



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What Happens Once You Enroll in the FEHB Program?

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Coverage

- Contact your tribal employer to find out when your coverage starts
- You will receive a health plan identification card (I.D.) in the mail

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Paying Premiums

- Salary deduction
- You can use pre-tax dollars to pay your share of the premium IF your tribal employer participates and offers premium conversion

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When is My Next Opportunity to Change FEHB Plans?

1. During Open Season

- Open Season is the time when you can enroll, change, or cancel your FEHB coverage
- Open Season generally runs from mid-November through mid-December
- Eligible tribal employees who did not enroll at an earlier opportunity may enroll during the annual Open Season

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When is My Next Opportunity to Change FEHB Plans? (cont.)

2. A Qualifying Life Event (QLE)

- An event that may permit you to enroll, change, or cancel your FEHB enrollment

Examples of QLEs:

- Change in family status that results in increase or decrease in number of eligible family members
- Loss of other group health insurance coverage
- www.opm.gov/tribalprograms



Things to Remember When Enrolling in the FEHB Program

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Types of FEHB Enrollment

FEHB law permits only these two types of enrollment:

- Self Only
- Self and Family

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Eligible Family Members

- Spouse (as defined in the Defense of Marriage Act)
- Children under age 26 including:
 - Recognized natural children or adopted children
 - Stepchildren
 - Children over age 26 incapable of self-support (if disabling condition began before age 26)
 - Foster children (if certification is met)

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Not Eligible Family Members

- Your former spouse after a divorce decree or annulment is final
- Your child age 26 or older (unless he/she is disabled and incapable of self-support)

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Dual FEHB Enrollments

- A dual FEHB enrollment exists when a person is enrolled 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

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Termination Events

Most common reasons your FEHB enrollment would be terminated:

- Separating from employment (including retirement)
- Beginning leave without pay or military service and electing not to continue FEHB
- Ending of 365 days of leave without pay or 24 months of military service (if elected to continue FEHB)

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Termination Events (cont.)

If your FEHB coverage is terminated, you may have:

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



Resources

Resources

Resource	Description
Tribal FastFacts	Provides basic information about the FEHB Program. www.opm.gov/tribalprograms
Tribal Quick Guide	Provides answers to commonly asked questions about the FEHB Program. www.opm.gov/insure/health/tribes/quickguide.pdf
FEHB Program Features Presentation	Provides an overview of the FEHB Program. www.opm.gov/tribalprograms

Resources (cont.)

Resource	Description
FEHB Plan Brochures	Describes the benefits of each plan. www.opm.gov/insure/health/tribes/planinfo/index.asp
Standard Form 2809	Use to enroll, change, or cancel enrollment. www.opm.gov/forms/pdf_fill/sf2809.pdf
SF 2809 Guidance for Tribal Employees	Guidance for on how to complete the SF 2809 to enroll, change, or cancel FEHB enrollment. www.opm.gov/insure/health/tribes/2809employeeguidance.pdf

Resources (cont.)

Resource	Description
The <i>FEHB Guide for Tribal Employees</i>	The Guide includes summary information about the FEHB Program and lists the plans available in each state. www.opm.gov/insure/health/tribes/2012tribeguide.pdf
Helpful FEHB Resources for Tribal Employees	A list of resources to help enrollees find specific FEHB benefits information. www.opm.gov/insure/health/tribes/tribalemployeeresources.pdf

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Where Can You Get Help?

For additional information please visit www.opm.gov/tribalprograms or contact your tribal employer.