

Tribal Federal Benefits *FastFacts*: FEHB for New/Newly Eligible Tribal Employees

As a new/newly eligible tribal employee, you may be able to enroll in health insurance through the Federal Employees Health Benefits (FEHB) Program. FEHB provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer driven plans, and high deductible health plans. Generally, you and your tribal employer share premiums for your enrollment.

You can find more comprehensive information at www.opm.gov/tribalprograms, in the *FEHB Guide for Tribal Employees*, or by contacting your tribal employer.

If I'm eligible, how long do I have to enroll in the FEHB Program?	If your tribal employer has recently joined the FEHB Program, please contact your tribal employer for details. 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 the FEHB Program. Once you enroll, you may not change your enrollment (e.g., cancel or change plans) until the next annual open season or until you experience a qualifying life event.*
How do I enroll as a new or newly eligible tribal employee?	Complete and submit a Standard Form (SF) 2809. You can obtain an SF 2809 from the Office of Personnel Management's website at www.opm.gov/forms/pdf_fill/sf2809.pdf or from your tribal employer. After you have completed the form, submit it to your tribal employer.
When does my coverage as a new or newly eligible tribal employee become effective?	If your tribal employer has recently joined the FEHB Program, please contact your tribal employer for details. If you are a new employee of a tribal employer that already participates in the FEHB Program, your enrollment becomes effective 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.
Which of my family members are eligible?	<ul style="list-style-type: none"> • 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, stepchildren, recognized natural children; • Foster children (if the children live with you in a regular parent-child relationship, if you are the primary source of financial support for the children, and if you expect to raise the children to adulthood); and • Children age 26 or over incapable of self-support, if disabling condition existed before age 26.
Do I have to re-enroll each year?	No.
When can I make changes to my coverage?	During the annual open season (mid-November through mid-December) or if you experience a qualifying life event.*
Can I keep coverage if I leave tribal employment or retire?	No. You will have a free 31-day extension of coverage. You will also have the opportunity to enroll in Temporary Continuation of Coverage for up to 18 months and to convert to an individual policy.

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**If your tribal employer does not participate in premium conversion (premium conversion allows enrollees to use pre-tax dollars to pay their FEHB premiums), you can cancel enrollment or switch from a Self and Family enrollment to a Self Only enrollment at any time. Contact your tribal employer for details.*