

# **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 regarding 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:

- ✓ What the FEHB Program is
- ✓ The dates of the Initial Enrollment Opportunity (IEO)
- ✓ What decisions they can/must make
- ✓ How much the tribal employee will pay and, if applicable, whether premium conversion is available
- ✓ When their FEHB coverage becomes effective
- ✓ Where they can find additional information about the FEHB Program

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*
  - 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 tribal employees who don't have easy access to the Internet). The flyers can include tribal employee rate information, as well as:
  - Attachment 2: *FEHB Program Tribal FastFacts: The Federal Employees Health Benefits (FEHB) Program for Tribal Employees*
  - 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
- ✓ Add reminders to pay stubs
- ✓ Publicize IEO information on your intranet site
- ✓ Broadcast to your employees who they can contact internally for help
- ✓ 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.

**TIP:** If you have any questions about a plan in the FEHB Program, please contact the Tribal Liaison at that plan. Please refer to Attachment 2 in Tribal Benefits Administration Letter (TBAL) 14-607 Initial Enrollment Opportunity: Ordering and Distributing Materials for the 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.

**TIP:** You are the sole source for tribal FEHB premium information – it is up to you to inform your tribal employees what you (the tribal employer) will contribute to the total FEHB premium and what the tribal employee will contribute. OPM provides information on the maximum a tribal employee must pay, but you must ensure each tribal employee knows how much he/she will pay each pay period.

### **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 14-607 at [www.opm.gov/healthcare-insurance/tribal-employers/hr-personnel/#url=BALs](http://www.opm.gov/healthcare-insurance/tribal-employers/hr-personnel/#url=BALs). However, almost all materials are available online at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms).

1. **Initial Enrollment Opportunity *FastFacts*:** Two *Tribal FastFacts* are available on our website at [www.opm.gov/healthcare-insurance/tribal-employers/reference-materials](http://www.opm.gov/healthcare-insurance/tribal-employers/reference-materials):  
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. **2015 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/healthcare-insurance/tribal-employers/plan-information/guides](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information/guides).
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 14-607 at [www.opm.gov/healthcare-insurance/tribal-employers/hr-personnel/#url=BALs](http://www.opm.gov/healthcare-insurance/tribal-employers/hr-personnel/#url=BALs). Health plan brochures are also available at [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information).

\*\* Please keep in mind our Going Green initiative and promote this effort by referring brochure inquiries to our website at [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information). 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. Tribal 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 benefits fairs in some locations – with or without tribal HR onsite – are organized and hosted by participating FEHB plans. While this circumstance may be necessary, no one plan can be allowed to dominate a health benefits 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 benefits fairs too.
3. **Organizing Health Benefits Fairs.** Find your FEHB plan contact information in Attachment 4 of TBAL 14-607. Plan representatives are expected to confine their presentations to benefit provisions and claims procedures of the specific plan they represent.
4. **Be supportive.** Ensure that all of the 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 tribal employees to obtain the information necessary to make informed benefit choices.

### **Initial Enrollment Opportunity for Eligible Tribal Employees**

#### **1. Provide information on the two actions an eligible tribal employee can take during the IEO:**

- May choose to enroll in FEHB (enrollment automatically continues year to year)
- May choose NOT to enroll

**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 on how to complete the SF 2809 for the Initial Enrollment Opportunity. Please direct tribal employees to this guidance at [www.opm.gov/healthcare-insurance/tribal-employers/reference-materials/#FormGuidance](http://www.opm.gov/healthcare-insurance/tribal-employers/reference-materials/#FormGuidance). This form 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](http://www.opm.gov/forms/pdf_fill/sf2809.pdf). Using the free downloadable [Adobe Acrobat reader](#), tribal 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.