

Tribal *FastFacts*

What to Consider During the Federal Employees Health Benefits (FEHB) Open Season for Tribal Employees (November 10 – December 8, 2014)

Open Season is the time of year when you have the opportunity to make decisions about your benefits under the Federal Employees Health Benefits (FEHB) Program for the upcoming calendar year. The FEHB Open Season for Tribal Employees will be held every year from the Monday of the second full work week in November to the Monday of the second full work week in December. This year, Open Season will run from Monday, November 10, 2014 through Monday, December 8, 2014.

If you are a tribal employee in a position that makes you eligible for FEHB, you can decide to enroll in the FEHB Program; change your FEHB enrollment from Self Only to Self and Family (or the reverse); change your FEHB enrollment from one FEHB plan or option to another; or cancel your existing FEHB enrollment. Note that if you are not participating in premium conversion, (i.e., paying your share of FEHB premiums with pre-tax dollars), you may change to Self Only or cancel at any time. You may make changes during Open Season even if you have been enrolled in an FEHB plan for less than one year.

The FEHB Open Season for Tribal Employees is an annual opportunity for you to consider whether your current health plan will be the best choice for you during the upcoming 2015 calendar year. It is an opportunity for you to look at:

- benefit changes including changes in deductibles, copayments, coinsurance, or other out-of-pocket costs,
- changes in plans' premium rates, and
- service area changes if enrolled in an HMO.

If you take no action, your current FEHB enrollment will continue automatically for 2015 and you will be subject to any 2015 changes in premiums, benefits, and HMO service areas.

We recommend that you evaluate your current FEHB enrollment status and we have listed some basic questions to ask yourself. Please carefully consider all of the following questions as they are equally important:

1. What are my and/or my family's expected health care needs for 2015?

- Am I expecting a new baby?
- Do I need surgery?
- Will my medication needs change?

Do not rely solely on this fact sheet.

Always refer to the individual plan brochures before making your final decision.

2. What benefits are available in 2015?

- Are there plan limitations (i.e., number of visits or dollar maximums) which will result in out-of-pocket expenses?
- Are there any services I may need (such as chiropractic care) that are not covered?
- What is my share of the cost of prescription drugs?
- What deductibles, copays, and coinsurances must I pay?

The next step is to determine what benefits the FEHB plans provide in 2015. **If you are already enrolled, please review the “Changes for 2015” section of your 2015 FEHB plan brochure for any benefit changes.**

3. How much will it cost?

The third consideration is cost. **Look at the 2015 premiums** for the FEHB plan you are already enrolled in or considering enrolling in. You can find the premiums in the 2015 FEHB brochures, the *2015 FEHB Guide for Tribal Employees*, and on our website at www.opm.gov/healthcare-insurance/tribal-employers/plan-information/guides.

4. What do I do now?

Now that you have considered these questions, you are on your way to making a more informed decision about your FEHB benefit choices for 2015. **If you are satisfied with your FEHB plan, you do not have to do anything. Your FEHB enrollment will continue for 2015.** However, if you do nothing during this Open Season and you are later unhappy with your 2015 FEHB premiums or benefits, you cannot change your FEHB enrollment until the next Open Season or if you experience an FEHB qualifying life event.

If you are not satisfied with your current FEHB enrollment status, please visit our website and your Tribal Benefits Officer and look at the following resources OPM provides to assist you in making decisions:

- *2015 FEHB Guide for Tribal Employees* at www.opm.gov/healthcare-insurance/tribal-employers/plan-information/guides
- FEHB Brochures at www.opm.gov/healthcare-insurance/tribal-employers/plan-information
- OPM’s plan comparison tool at www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans
- Another plan comparison tool – PlanSmartChoice at www.plansmartchoice.com/registration.aspx
- Health Benefits Election Form, the Standard Form 2809, at www.opm.gov/forms/pdf_fill/sf2809.pdf
- Guidance for you on how to complete the SF 2809 to enroll, change, or cancel your FEHB enrollment at www.opm.gov/healthcare-insurance/tribal-employers/reference-materials/enrollment-form-2809-employee-guidance.pdf

If you have any questions, please contact your Tribal Benefits Officer.

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