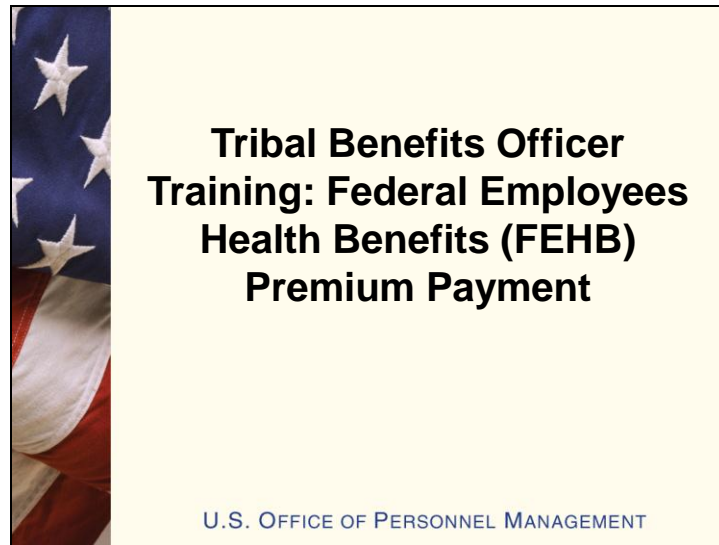


Slide 1



March 2012




This training module was developed and approved by the United States Office of Personnel Management (OPM), the Federal agency that administers the Federal Employees Health Benefits (FEHB) Program. The information in this module was last updated March 2012. This training module is not a legal document. The official FEHB Program provisions are contained in the relevant laws, regulations, and policies that govern it.


This module serves as an introduction for Tribal Benefits Officers regarding the billing and payment of premiums under the FEHB Program as it is administered for tribes or tribal organizations carrying out programs under the Indian Self-Determination and Education Assistance Act and urban Indian organizations carrying out programs under title V of the Indian Health Care Improvement Act.

OPM uses the term “tribal employer” to refer to Indian tribes, tribal organizations, and urban Indian organizations. Tribal employers are entitled to purchase coverage, rights, and benefits of the FEHB Program for their tribal employees.

🕒 To check for updates on FEHB for tribal employees, go to www.opm.gov/tribalprograms.



Agenda



- FEHB Premiums
- Enrollment and Billing Information
- Premium Collection Procedures
- Adjustments to the Monthly Bill
- Non-payment of Premiums
- Test Your Knowledge
- Resources

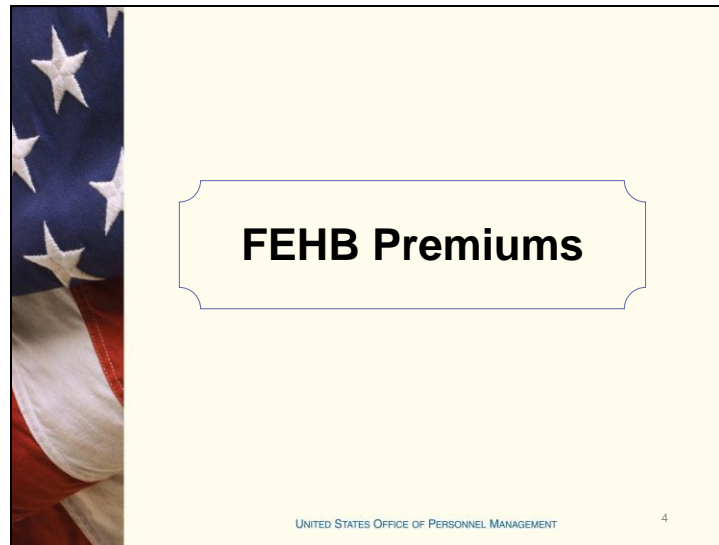
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These are the topics that are covered in this presentation:

- FEHB Premiums – Slides 4-8
- Enrollment & Billing Information – Slides 9-17
- Premium Collection Procedures – Slides 18-22
- Adjustments to the Monthly Bill – Slides 23-26
- Non-payment of Premiums – Slides 27-31
- Test Your Knowledge – Slides 32-40
- Resources – Slides 41-45

Slide 4



This section covers information on determining FEHB premiums and setting tribal employer and tribal employee contributions toward FEHB premiums.



OPM Sets Premiums

- OPM negotiates benefits & rates annually
- Government contribution is set at 72% of average premium for Self Only and Self & Family enrollments
- Government contribution toward any plan's premium will not exceed 75% of the plan's premium

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OPM administers the contracts for FEHB plans, including negotiating the benefits and rates that each plan will offer.

Both the tribal employer and tribal employee share the cost of the premium. There is no “government share,” meaning the Federal government does not contribute to the premium cost. Tribal employers may contribute more than the amount of the government contribution, but not less. For more information, please see slide 7.

The tribal employer contribution for each tribal employee (at a minimum) must equal the amount of the government contribution calculated by OPM each year. By statute, the government contribution is the lesser of: (1) 72 percent of amounts OPM determines are the Program-wide weighted average of premiums in effect each year, for Self Only and for Self and Family enrollments, respectively, or (2) 75 percent of the total premium for the particular plan an enrollee selects.

OPM calculates both the ‘Government share’ and the ‘Employee share’ of the FEHB premiums. These calculated premiums can be found on the website at www.opm.gov/tribalprograms.



Publishing FEHB Premiums

- Rates for upcoming year announced in OPM's September Press Release
- FEHB Guide for Tribal Employees lists *maximum* monthly tribal employee contributions for all plans
- Each FEHB plan's brochure has the rates that Federal/Postal employees pay on back cover

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Premiums for tribal employees are paid on a monthly basis. Make sure that tribal employees are looking at the correct frequency of premium payment. Tribal employers should ensure tribal employees are provided rates according to their frequency of payment.

Because each tribal employer may pay more than the standard government contribution, OPM only determines the maximum baseline that a **tribal employee** must pay and the minimum baseline that a **tribal employer** must contribute.

There are many ways tribal employees can find out how much they will pay, at a maximum, for enrollment in any FEHB plan.

- The FEHB Guide for Tribal Employees lists the *maximum* monthly tribal employee contributions for all plans.
- www.opm.gov/insure/health/tribes/rates/index.asp provides two tables, one table for Fee-For-Service plans and Health Maintenance Organizations. A tribal employer can find the monthly premiums, the total premiums, and the minimum amount the tribal employer must pay for each health plan (this amount is the same amount that Federal agencies contribute for their employees).
- Each FEHB plan brochure lists the monthly premium contribution amounts. Tribal employers and tribal employees can look at the monthly amounts to determine the maximum tribal employee contribution and minimum tribal employer contribution.



Tribal Employer Sets Its Contribution Share

- Decide how much to contribute
 - Must be at least as much as the standard government contribution for its employees
 - Can be up to 100% of the premium

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Tribal employers calculate how much a tribal employee will pay and must inform their employees. Tribal employers are the sole source of this information for their employees. At a minimum, a tribal employer must provide the standard government contribution for the corresponding type of FEHB enrollment. Every tribal employee enrollment must meet the standard government contribution.

A tribal employer is allowed to contribute more than the standard government contribution (up to 100% of the premium) for their tribal employees. A tribal employer can:

- Pay different amounts based on type of FEHB enrollment: Self Only and Self and Family percentage (as long as no individual enrollment falls below the standard government contribution).
- Pay a flat amount or flat percentage (as long as no individual enrollment falls below the standard government contribution).
- Pay different amounts based on the number of eligible family members percentage (as long as no individual enrollment falls below the standard government contribution).

A tribal employer **cannot**:

- Favor one plan over another by paying more for a specific FEHB plan or option, or for paying different contribution levels for a specific FEHB plan type (e.g., fee-for-service, health maintenance organization).



Tribal Employer Sets Its Contribution Share (contd.)

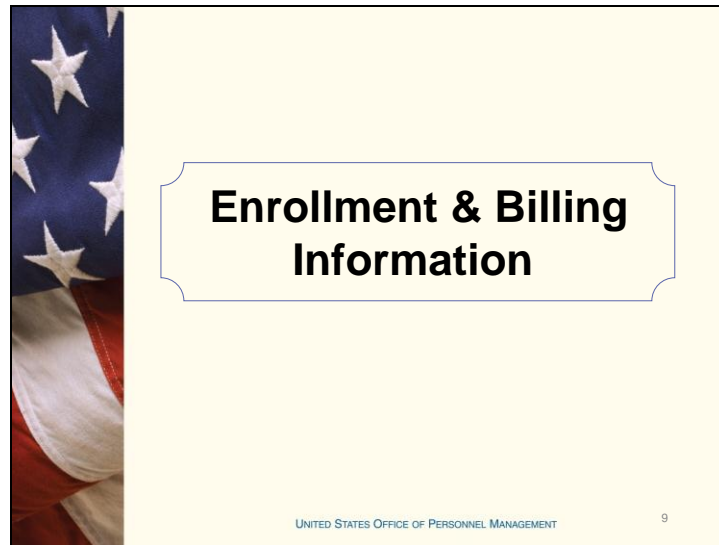
- Calculate tribal employee's monthly contribution and publicize how much they will pay
- Determine salary deductions based on tribal employee's pay period
- Decide whether to offer premium conversion

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After a tribal employer has calculated the tribal employee contribution amount, the tribal employer must publicize to their tribal employees how much the tribal employer will contribute to their tribal employee's premiums.

Premium conversion is a tax benefit. It allows employees to forego a portion of their salary from their employer, who in turn use that amount to pay the employee's contribution for health coverage. The tribal employer must have its own premium conversion plan document in compliance with IRS rules if the tribal employer decides to offer premium conversion. OPM has no involvement with a tribal employer's agreement with the IRS.



This section discusses enrollment and billing information, the Standard Forms applicable to tribal employees and tribal employers, the paymaster (the National Finance Center), the Tribal Insurance Processing System (TIPS), Pre-Authorized Debit System (PADS), and Billing Units.



Standard Form (SF) 2809

- Employee completes Health Benefits Election Form (SF 2809) and submits it to the tribal employer for action
- SF 2809 used to process
 - Enrollment request
 - Enrollment change
 - Voluntary cancellation of enrollment

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During the Initial Enrollment Opportunity, each eligible tribal employee must fill out an SF 2809 to elect either to enroll or not to enroll in the FEHB Program. OPM requires each eligible tribal employee to complete an SF 2809 because it provides an accurate record of a tribal employee's decision.

Each tribal employer should review the information in the other FEHB training modules for detailed information on eligibility, enrollment, and the FEHB Standard Forms. The other training modules are available at www.opm.gov/tribalprograms.

Once an SF 2809 is received, tribal employers should immediately process it. The tribal employer must verify that the tribal employee accurately completed the applicable sections and is eligible to make the enrollment change requested.

Once the review is complete, the tribal employer enters the data from the SF 2809 into the Tribal Insurance Processing System (TIPS). NFC transmits the enrollment information to the specific FEHB plan.



Standard Form (SF) 2810

- SF 2810 is completed by tribal employer for actions that do not require tribal employee's signature
- SF 2810 used to process
 - Terminations
 - Transfers between tribal employers
 - Reinstatements
 - Name changes

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The SF 2810 is used to process changes in a tribal employee's existing coverage that do not require the tribal employee's signature. For example, termination of FEHB coverage for a tribal employee who left tribal employment; or, transfer of an FEHB enrollment from one billing unit to another billing unit.

The information on the SF 2810 is entered into TIPS so that NFC can transmit this information to the affected health plan(s).

Information about these forms can be found on OPM's tribal website

www.opm.gov/tribalprograms. *Tribal Benefits Officer Training: Federal Employees Health Benefits Program (FEHB) Standard Forms 2809 & 2810* has detailed information about these forms.



National Finance Center (NFC)

- NFC is the central location for the collection of enrollment information and premiums for tribal employers
- NFC transmits enrollment information and premiums to the FEHB plans


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The National Finance Center acts as the FEHB payroll agent/paymaster for each tribal employer that is participating in the FEHB Program. In that capacity, NFC is the central location for the collection of enrollment information and the collection of premiums.

Each month, premiums are transmitted as follows:

- NFC collects the premiums the tribal employer owes
- NFC sends the premiums to the U.S. Treasury
- U.S. Treasury sends the premiums to OPM
- OPM disperses the funds owed to each FEHB plan



Tribal Insurance Processing System (TIPS)

- TIPS is the electronic system developed by NFC to record all enrollment information for each tribal employee
- Data is entered by tribal employer
- TIPS is maintained by NFC

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Tribal employers that choose to participate in the FEHB Program will have access to the Tribal Insurance Processing System (TIPS).


TIPS is the web-based system of record maintained by the National Finance Center (NFC) that:

- Processes FEHB enrollment data
- Transmits data to FEHB plans
- Handles monthly billing procedures

Tribal employer users will enter enrollment data directly into TIPS via the TIPS online portal and submit transactions for:

- New enrollments
- FEHB enrollment changes
- FEHB enrollment cancellations and terminations

The tribal employer reviews the completed Health Benefits Election Form (SF 2809) for accuracy; verifies the tribal employee's eligibility to enroll or change enrollment; and then enters SF 2809 data into TIPS as soon as possible, preferably within 24-48 hours.




TIPS Tribal Desk

- Email address for set-up information on TIPS: tips@nfc.usda.gov
- Phone number for all TIPS inquiries: 855-NFC-4GOV (632-4468)

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Should you need assistance with TIPS, there are two ways to contact NFC.
For questions concerning the initial setup of TIPS, you may email tips@nfc.usda.gov.
For all other TIPS inquiries, please contact NFC by phone at 855-NFC-4GOV.




Pre-Authorized Debit System

- PADS is the electronic system used by NFC to withdraw the premium from each billing unit bank account on a monthly basis
- PADS will automatically debit the premium payment on the third business day of each month

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PADS collects the total premium amount and administrative fee from a tribal employer's designated bank account. The bank account must be able to handle automated clearinghouse transactions such as an electronic funds transfer.

Please note that the premium for the entire billing unit must be available in the bank account on the third business day of each month, when PADS pulls the money from the account. This includes the total amount of the tribal employer and tribal employee share for all enrolled tribal employees plus the applicable administrative fee. NFC will not take partial payments.



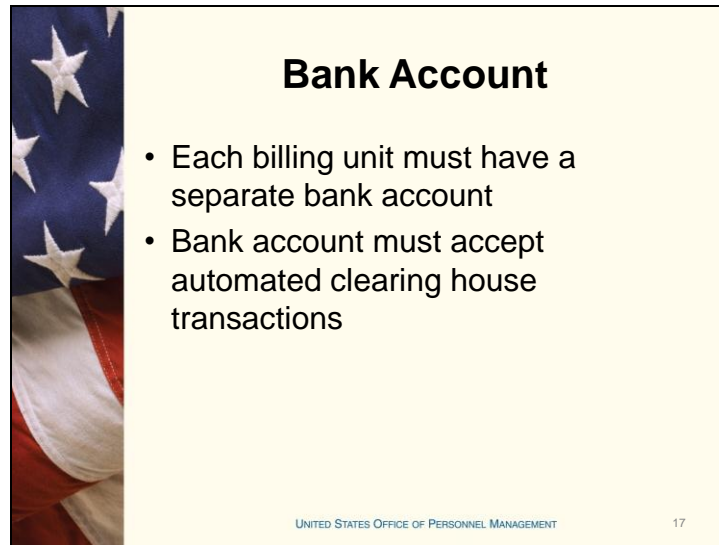
Tribal Employers and Billing Units

- A billing unit is a section of a tribal employer responsible for a specific group of tribal employees

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For instance, Tribe A may have 3 billing units; Farming, Gaming, and Forestry. Each billing unit will be responsible for enrollment, maintenance of enrollment records for the tribal employees within the unit and the payment of the monthly premium. Tribal employers may have either one or multiple billing units. Each unit will be assigned a four digit billing code and will be responsible for premiums for all enrolled tribal employees listed within that unit. The entire premium for the billing unit must be available when NFC makes the withdrawal. Partial payments will not be accepted.



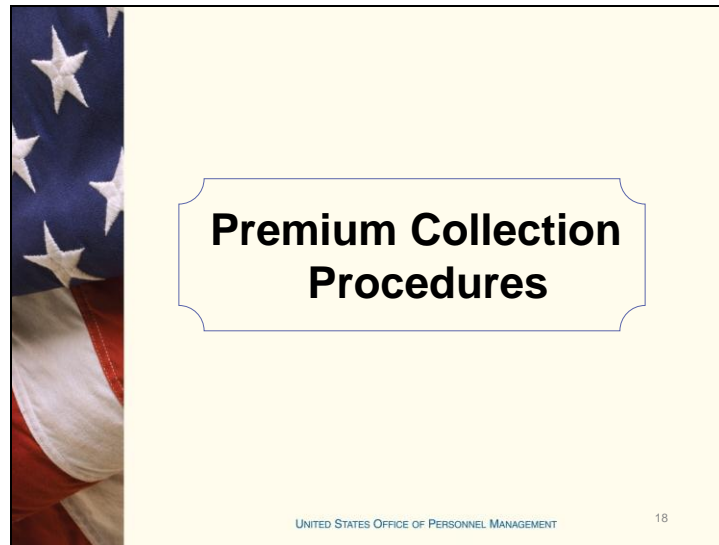
Bank Account

- Each billing unit must have a separate bank account
- Bank account must accept automated clearing house transactions

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Each billing unit must have a separate bank account. The billing unit's bank account is where NFC will collect the total premium amount and administrative fee. The bank account must be able to handle automated clearinghouse house (ACH) transactions such as an electronic funds transfer (EFT). The routing number and bank account number is located on a check from that bank account.

Slide 18



This section provides a broad overview of the premium collection procedures. For more detailed guidance, please see the TIPS User Manual and TIPS Training modules provided by NFC.

Step 1. Premium Collection

Tribal Employee's Contribution + Tribal Employer's Contribution

+ NFC Administrative Fee (paid by Tribal Employer) =

Funds deposited for monthly PADS withdrawal

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Premiums are billed and collected retroactively. For example: the bill posted in late June and paid the first week of July, is the premium payment for the FEHB coverage during the month of June.

The paymaster (NFC) will withdraw payment, on a monthly basis, to pay for the prior month's FEHB coverage.

The tribal organization's initial effective date of coverage will always fall on the first day of the month. Thus the entire month's premium must be deposited in the tribal employer's bank account for automatic withdrawal at the beginning of the following month. This is also true of Open Season changes which are always effective January 1st of the following year.

In some cases, effective dates may fall after the first day of the month or coverage may terminate before the end of the month, In these cases, NFC will calculate the correct premium amount based on the number of calendar days the FEHB coverage is in effect.

The 2012 administrative fee is \$15.15 per tribal employee per month. This amount is based on a total FEHB enrollment of 25,000 or less. This fee will pay for the tribal employee enrollment, premium collection and transmission, as well as the billing functions provided by the paymaster.




Step 2. Posting the Bill in TIPS

- NFC will post the billing unit's monthly billing statement on Tribal Insurance Processing System (TIPS)
- Tribal employer can view billing statement throughout the month

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The bill can be viewed at anytime in TIPS.



Step 3. Bill Review

- Tribal employer is responsible for reviewing each unit's billing statement and making any necessary changes by the **last calendar day of the month**
- Changes made by 11:59 p.m. MT on the last calendar day of the month will be reflected on the "current" bill

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Updates to tribe employee participation in FEHB can be made through TIPS any time during the month.

Generally, a change in TIPS is reflected in TIPS on the next day.

Tribal Employers will be able to enter new enrollments or enrollment changes in TIPS up until 11:59pm MT on the last calendar day of the month for those enrollments/changes to be reflected on that month's bill.

New enrollments or enrollment changes entered into TIPS after this cutoff will be processed as usual but will be reflected on the next month's bill.



Step 4. Bill Payment

- PADS will collect the billed payment amount from the tribal employer's bank account on the **third business day of the next month**
- Tribal employers are **strongly encouraged to pre-fund their accounts** with an additional month or more of premium funding

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Tribal employers are responsible for paying the entire premium for their tribal employees enrolled in the FEHB Program. Tribal employers are solely responsible for collecting their tribal employees' shares of the premium amount.

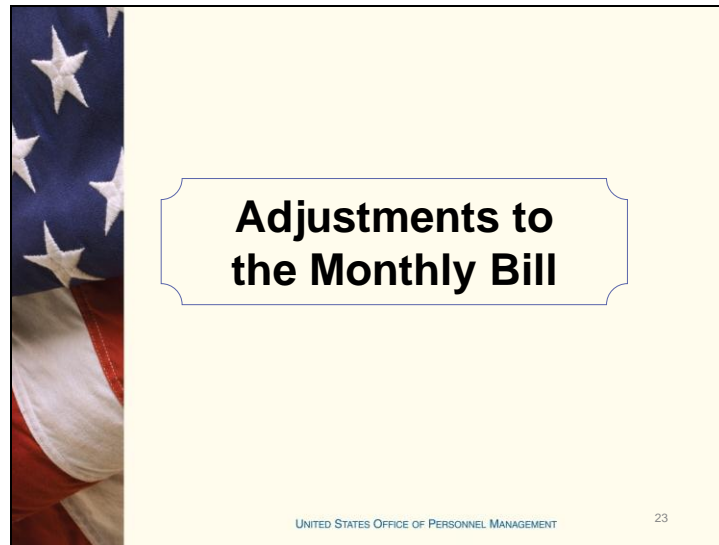
All premium payments will be made using PADS.

NFC will not accept checks or any other form of premium payment.

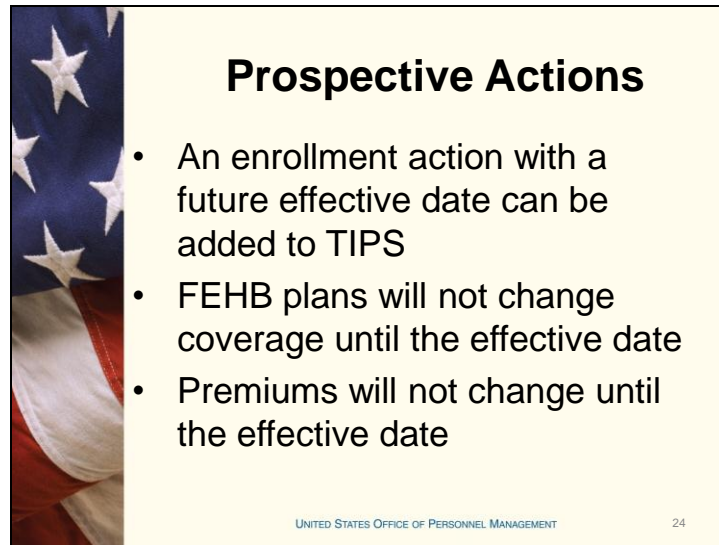
The entire premium for the billing unit must be available when the paymaster makes the withdrawal. Partial payments will not be accepted.

To avoid an inadvertent shortage of funds (which will trigger the process of termination for insufficient funds, see slides 28-31), tribal employers are strongly encouraged to pre-fund their accounts with an additional month or more of premium funding.

Slide 23



In this section we will discuss how adjustments affect the monthly billing process.



Prospective Actions


- An enrollment action with a future effective date can be added to TIPS
- FEHB plans will not change coverage until the effective date
- Premiums will not change until the effective date

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The following scenario illustrates a prospective action:

After the Initial Enrollment Opportunity, the Tribal Benefits Officer receives an SF 2809 from a new employee. The Tribal Benefits Officer determines the effective date (the first day of the next pay period) and enters the date into TIPS.

Although the tribal employee's enrollment data has been entered in TIPS, the enrollment will not appear on the monthly billing cycle until the date that the coverage is actually effective, even though the enrollment data has been sent to the FEHB plan.




Retroactive Adjustments

- Enrollment changes with a retroactive effective date can be made in TIPS
- NFC will adjust (credit/debit) current month's billing to reflect the change if it is entered into TIPS prior to the last calendar day of the month
- Retroactive changes entered on/after last day of the month will be adjusted on the next month's bill

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An example of a retroactive adjustment

- A tribal employee is divorced, no longer has eligible children and needs to change to Self Only coverage. The effective date of the change will be the first day of pay period following the last one in which there were eligible family members. The effective date is entered into TIPS.
- If the change is entered prior to the last calendar day of the month it will be reflected on the current bill. Any adjustments entered after the last day of the month will be reflected on the next billing cycle. NFC will credit the bill with any money that has been overpaid.
- It is the tribal employer's responsibility to determine the amount owed to the employee and to refund that amount directly to the employee.



Prorated Premiums

- Premiums need to be prorated when there is an enrollment change before the end of the month
- TIPS calculates premiums based on the number of days covered in the month
- Tribal employer calculates salary deductions

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In some cases, such as the FEHB enrollment new tribal employees, effective dates may occur mid-month. Also, FEHB coverage may cease mid-pay period, such as employment termination or death of a tribal employee.

In these cases, TIPS will prorate premiums to the number of days covered. Premium proration is based on the number of days in the year.

TIPS will also calculate a change in premium resulting from a change in FEHB enrollment type (e.g., from Self Only to Self and Family).


The tribal employer may need to compute and collect a prorated premium for their own payroll functions to ensure the tribal employer and employee's share of the premium is based on the actual days the employee is covered.

A change during Open Season does not involve any proration in TIPS because the change is effective on the first of January. A tribal employer, however, may need to change their own payroll functions to prorate premiums if January 1st is not the first day of a pay period and the tribal employee changes plan type or option.

Slide 27



In this section we will discuss what happens if there are not enough funds to pay the billed amount when NFC attempts to withdraw the premium from the tribal employer's bank account.




Insufficient Funds Payment Procedures

If total billed premium is not available when PADS attempts initial withdrawal on the **third business day** of the month, the following steps will occur:

- OPM receives notification that sufficient funds were not available to pay the full amount of the premium
- OPM contacts the tribal employer by phone within a business day of the insufficient funds notification

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NFC will initiate the automatic withdrawal of premiums, using the PADS system, on the third business day of the month. If the entire amount due is not available, no money will be withdrawn.



Insufficient Funds Payment Procedures (cont.)


- During the call, OPM will:
 - Identify reasons for underpayment
 - Discuss the insufficient funds process and final consequences
 - If sufficient funds are now available, OPM will advise NFC
 - NFC will make second attempt to withdraw the entire amount through PADS

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When OPM is advised that the premium was not collected, the tribal employer's OPM representative will call the tribal employer's billing unit contact person to confirm whether funds are now available so a second attempt can be made to withdraw the entire amount due.

If OPM confirms funds are available, OPM will notify NFC and there will be a second attempt to withdraw funds through PADS. It is imperative that billing and payment occur in as short a time frame as feasible so that payment difficulties from one pay period do not affect the following billing period.

If OPM cannot confirm that sufficient funds are available, OPM will determine whether there are mitigating circumstances that should delay a second attempt and that warrant a delay in terminating all FEHB enrollments under the billing unit. **OPM holds the authority to decide whether or not the circumstances would warrant a delay in the second attempt to withdraw the premium.**




Termination of Coverage

- All tribal employees in billing unit are terminated for non-payment of premiums
- 31-day extension of coverage, conversion
- Tribal employer responsible for paying entire premium

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If a billing unit does not have sufficient funds, premiums cannot be paid. Non-payment of premiums will result in termination of FEHB coverage for all tribal employees in the billing unit. Tribal employers will remain responsible for paying the entire premium with respect to all periods of coverage during which their tribal employees were enrolled in the FEHB Program. Termination due to non-payment of premiums by the tribal employers is classified as an involuntary termination of coverage. Tribal employees will be granted a 31-day extension of FEHB coverage (grace period without premium) under their current plan. They will be eligible to enroll in a conversion policy with their FEHB plan. The conversion policy will not offer the same benefits or have the same premium as the FEHB plan. Tribal employers are responsible for paying the entire premium for their tribal employees enrolled in the FEHB Program.



Reentry into FEHB

- Billing unit will not be allowed to reenter the FEHB Program until the Open Season following one calendar year
- Must clearly demonstrate ability to pay premiums

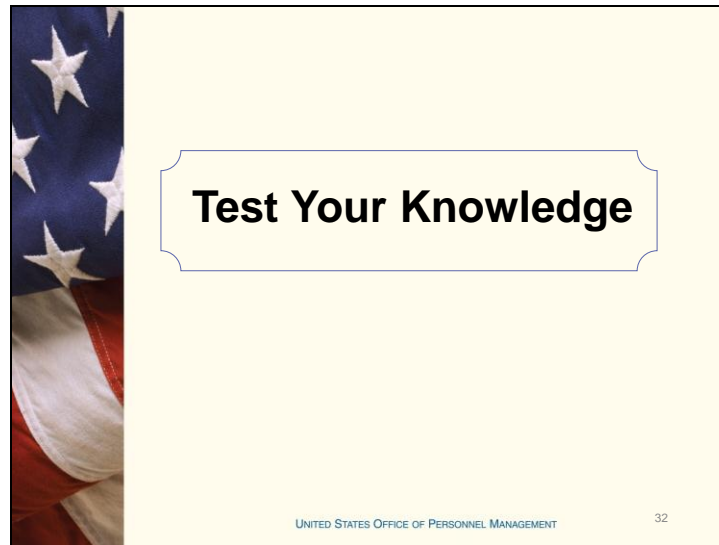
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For non-payment of premiums, the billing unit may not reenroll in the FEHB Program until the Open Season following one calendar year of non-participation. For example, a billing unit that cancelled in June 2012 would not be eligible for reinstatement until Open Season of 2013 with coverage beginning January 1, 2014.

Prior to reenrolling in FEHB, the tribal employer must pay any premium amount that may remain as an outstanding liability from the tribal employer's previously terminated FEHB participation, and must pay a reentry fee equal to the costs associated with adding the tribal employer to the FEHB Program. In addition, the tribal employer must demonstrate the ability to pay the premium by maintaining a minimum balance in their bank account equal to one month's current premium.

Slide 32



Now for some practical applications.




Scenario #1

Michael, a tribal employee tells you he will be married next month and wants to cover his soon-to-be wife under his enrollment.

Q. Can Michael's enrollment be changed to Self and Family before his marriage date?

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A. Yes

If Michael wants immediate coverage for his new wife, submit the SF 2809 during the pay period before the anticipated marriage (it will be effective the first day of the next pay period). If the effective date is before the marriage, then the new spouse does not become eligible until the actual marriage date.

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Because the marriage is considered a qualifying life event Michael can request the change to Family coverage anytime from 31 days prior to the date of marriage to 60 days after the date of the marriage.

Qualifying Life events are discussed in detail during the presentation on eligibility. Please keep in mind that the effective date must fall within 60 days of the date of marriage. If this window is missed, the coverage can not be changed until the next Open Season or a QLE occurs.



Q. When will the Tribal Employer's monthly bill reflect the change to Self & Family coverage?

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A. The month the change to Self & Family coverage is effective

If Michael changed before the anticipated marriage date and does not get married, the tribal employer must void the request and adjust premium withholdings accordingly.

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Additional actions may also be needed, like a name change using an SF 2810. If the tribal employee changed plans and the marriage does not take place, the tribal employer must notify both the old and new plan that the tribal change was voided.



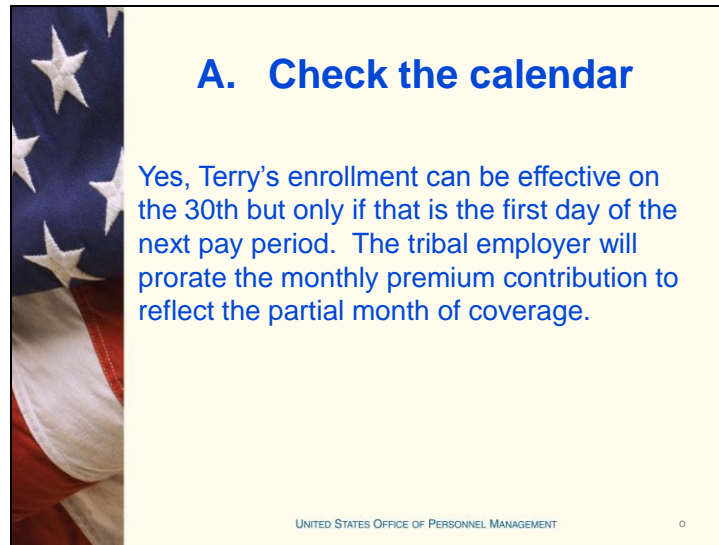
Scenario #2

Terry, a new employee, turns in a SF 2809 on the 29th day of the month. He tells the Tribal Benefit Officer that he would like to have his effective date be the next day.

Q. Can this be done?

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(Read the question)

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A. Check the calendar


Yes, Terry's enrollment can be effective on the 30th but only if that is the first day of the next pay period. The tribal employer will prorate the monthly premium contribution to reflect the partial month of coverage.

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Terry must be in pay status on the 29th for the coverage to take effect on the 30th.

NFC will calculate the tribal employer's bill based on the 30th as the effective date.

For new employees, enrollments are effective the first day of the first full pay period following the date the SF 2809 is submitted to the tribal employer and it must be submitted within 60 days after becoming eligible.




Scenario #3

Tom brings in a divorce decree showing that he divorced his wife 6 months ago. Since Tom and his wife were the only people covered, he wants to change his coverage retroactively and be reimbursed for the 6 months of Self & Family premiums he has paid.

Q. Can this be done?

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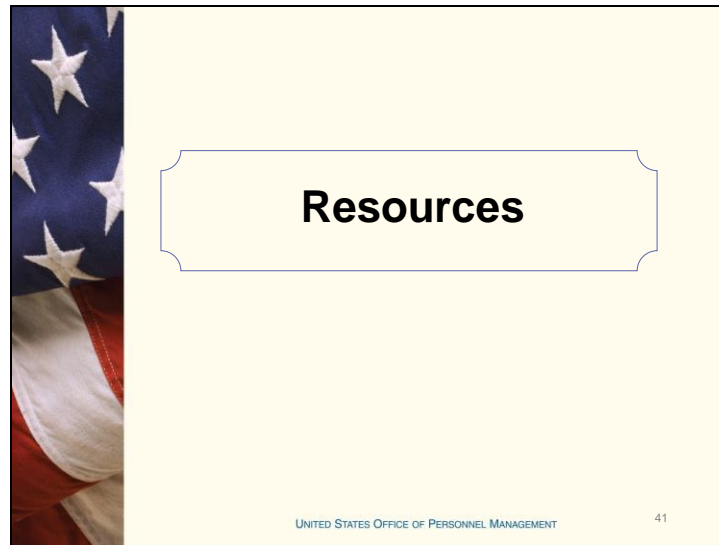
A. Yes

- Tribal Benefits Officer enters the effective date of change in TIPS
- NFC calculates the amount of premium the tribal employer has overpaid and posts a credit on the bill
- The Tribal Benefit Officer calculates the amount owed to Tom and refunds him accordingly


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The ex-spouse is not entitled to FEHB benefits upon a final divorce decree, even if the tribal employee did not timely notify the tribal employer or FEHB plan. It is important to advise the employee that the FEHB plan has the right to request a refund of benefits paid for the ex-wife during the time she was no longer eligible for coverage.

Slide 41



The next section discusses resources available to Tribal Benefits Officers.



TIPS Tribal Desk

- For all TIPS inquiries:
(855) NFC-4GOV (632-4468)
- Email address for set-up information
on TIPS:
tips@nfc.usda.gov

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As mentioned earlier, there are two ways to contact NFC.

The slide features a vertical graphic of the American flag on the left side. The main content is on a light yellow background. At the top, the title "OPM Tribal Desk" is centered in bold black text. Below the title is a bullet point: "• Tribal Benefits Officers **only** inquiries", where "only" is in red. Underneath the bullet point, the phone number "Phone: 202-606-2530" is listed. Below the phone number, the email address "Email: tribalprograms@opm.gov" is provided in blue text. At the bottom of the slide, the text "UNITED STATES OFFICE OF PERSONNEL MANAGEMENT" is on the left and the number "43" is on the right.

OPM Tribal Desk

- Tribal Benefits Officers **only** inquiries

Phone: 202-606-2530


Email: tribalprograms@opm.gov

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Tribal employees must contact their Tribal Benefits Officer if they have any questions.

Benefits Officers can phone 202-606-2530 to reach the “Tribal Desk.”

In addition, Benefits Officers can contact OPM at tribalprograms@opm.gov if they need assistance to answer employees’ questions.



Resources

- www.opm.gov/tribalprograms
 - Chapter 11, Financials, in FEHB Handbook for Tribal Employers
 - FEHB Guide for Tribal Employees
 - Tribal FastFacts
 - Tribal Quick Guide

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Please visit www.opm.gov/tribalprograms often. Numerous resources can be accessed here.

The Tribal FEHB Handbook is a source of detailed guidance on the FEHB Program for tribal employers and Tribal Benefits Officers.

The FEHB Guide for Tribal Employees explains the FEHB Program, provides guidance on making enrollment decisions, and has instructions for employees during their Initial Enrollment Opportunity.

Tribal FastFacts provide basic information about the FEHB Program for tribal employees.

The Tribal Quick Guide provides answers to over 30 common questions about the FEHB Program.



Other FEHB Training Modules

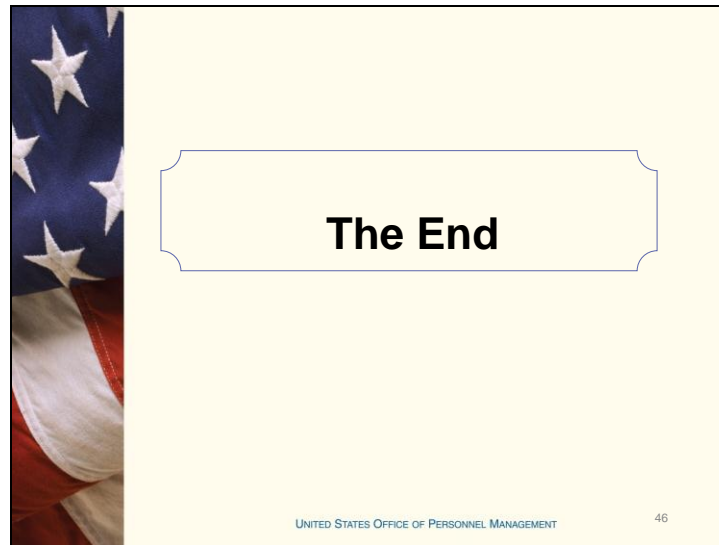
- FEHB Program Features (aka FEHB 101)
- Enrollment
- Eligibility
- Guidance on FEHB Forms
 - SF 2809
 - SF 2810

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OPM has additional, detailed modules for the following topics: FEHB Program Features, Enrollment, Eligibility, and guidance on FEHB Forms.

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This concludes the module on FEHB Premium Payment.