



# **Tribal *FastFacts***

## **The Federal Employees Health Benefits (FEHB) Program for Tribal Employees**

### **What to Consider During the Federal Employees Health Benefits (FEHB) Open Season for Tribal Employees (November 14 – December 12, 2022)**

Open Season is the time of year when you 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 is 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 14, 2022 through Monday, December 12, 2022.

If you are a Tribal employee who is eligible for FEHB, you can decide to do the following:

- Enroll in the FEHB Program
- Change your FEHB enrollment type (enrollment types are Self Only, Self Plus One, and Self and Family)
- Change your FEHB enrollment from one FEHB plan or option to another
- 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 decrease or cancel your enrollment 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.*

Open Season 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.

**You will continue to be covered by your present health insurance plan unless your plan is dropping out of the FEHB Program or reducing its service area. However, your benefits, premiums, or coverage options may change.**

**Do not rely solely on this fact sheet. Always refer to the individual plan brochures before making your final decision.**

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 the expected health care needs for me and/or my family for 2023?

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

## 2. What benefits are available in 2023?

- 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 or acupuncture) 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 2023. **If you are already enrolled, please review the “Changes for 2023” section of your 2023 FEHB plan brochure for any benefit changes.**

## 3. How much will it cost?

The third consideration is cost. **Look at the 2023 premiums** for the FEHB plan you are already enrolled in or considering enrolling in. You can find the FEHB premiums in the [2023 FEHB brochures](#). Along with premiums, consider out-of-pocket costs such as deductibles, copays, and coinsurances in estimating your total cost.

## 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 2023. **If you are satisfied with your FEHB plan, you do not have to do anything. Your FEHB enrollment will continue for 2023.** However, if you do nothing during this Open Season and you are later unhappy with your 2023 FEHB premiums or benefits, you cannot change your FEHB enrollment until the next Open Season unless you experience an FEHB qualifying life event.

Please look at the following resources OPM provides to assist you in making decisions:

- [FEHB Brochures](#)
- [OPM's Plan Comparison Tool](#)
- [Health Benefits Election Form, the Standard Form 2809](#),
- [Guidance](#) for you on how to complete the SF 2809 to enroll, change, or cancel your FEHB enrollment

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

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