

TIMELINE

Effective Date of coverage	Notice to OPM of interest into FEHB no later than	Agreement with OPM must be signed and received by OPM no later than	Last Day to enter data into TIPS ¹ in best effort to have ID Card in hand ²	Suggested Last Day of Initial Enrollment Opportunity ³	Last Day for data entry into TIPS to have health plan notification ⁴	Last Day for data entry into TIPS to have effective coverage ⁵
9/1/2012	6/1/2012	7/1/2012	8/7/2012	8/10/2012	8/14/2012	8/31/2012
10/1/2012	7/1/2012	8/1/2012	9/4/2012	9/7/2012	9/11/2012	9/30/2012
11/1/2012	8/1/2012	9/1/2012	10/9/2012	10/12/2012	10/16/2012	10/31/2012
12/1/2012	9/1/2012	10/1/2012	11/6/2012	11/9/2012	11/13/2012	11/30/2012
1/1/2013	10/1/2012	11/1/2012	12/4/2012	12/14/2012	12/18/2012	12/31/2012
2/1/2013	11/1/2012	12/1/2012	1/8/2013	1/12/2013	1/16/2013	1/31/2013

1. TIPS is the online enrollment and premium processing system and stands for the Tribal Insurance Processing System.
2. This is the last day that a tribal HR officer can enter an employee's data into TIPS with the expectation that an ID card will be received by the employee before or on the first effective date of coverage. The main impact of having an ID card in hand is to facilitate prescription drug coverage. If an employee does not have an ID card and fills a prescription after the effective date of coverage, the **employee must pay the full amount for the prescription and file a claim with the health plan for later reimbursement.** Healthcare providers and facilities are required to accept an employee's copy of a completely filled-out Standard Form (SF)2809 as proof of enrollment in the health plan, but they may call the health plan to confirm that the individual is covered under the health plan. Employees may need to go through additional steps to receive hospital or physician services.
3. The Initial Enrollment Opportunity is the time period in which tribal employees fill out the form for health benefits coverage under FEHB. The form is given to the tribal employer, who will enter the data into TIPS.
4. This is the last date that a tribal employer can enter data into TIPS in order to guarantee that a health plan receives a tribal employee's information prior to the effective coverage date. If data is entered into TIPS after this date, a health plan potentially will not know that an individual has coverage before the effective date of coverage. **If the health plan does not receive enrollment information prior to the effective date of coverage, the tribal employee will initially be billed in full for all healthcare services and must file a claim with the health plan for later reimbursement.** OPM recommends that tribal employers complete all data entry into TIPS on or before this date.
5. This is the last date that a tribal employer can enter data into TIPS in order to have effective coverage on the first day of the next month. Because the health plan will process enrollment information after the effective date of coverage, the tribal employees will initially be billed in full for all healthcare services and must file a claim with the health plan for later reimbursement.

For example, Tribe X wants to participate in the FEHB Program with a September 1, 2012, effective date of coverage for its employees.

- Tribe X must notify OPM of its interest in FEHB by phone or email no later than June 1, 2012.
- Tribe X is encouraged to inform OPM sooner than June 1st in order to facilitate the distribution of the rules and procedures of the FEHB Program to Tribe X.

- Tribe X must sign the Agreement and OPM must receive the Agreement by July 1, 2012, in order to have an effective date of coverage for its employees of September 1, 2012.
- Tribe X is encouraged to sign and send the Agreement to OPM sooner than July 1st in order to start training, to get access to TIPS and to allow adequate time for Tribe X's employees to make an informed choice among FEHB plans and coverage options.
- Tribe X should enter all data by August 7, 2012, in a best effort to cause employees to receive their ID cards before September 1st. Although this timeline is intended to result in an employee's timely receipt of an ID card, it is not guaranteed.
- Tribe X may stop accepting enrollment forms on August 10, 2012, to allow time for data entry. However, Tribe X may set an earlier last day of the Initial Enrollment Opportunity at its discretion (if it needs more time to input data, etc.), or may allow the Initial Enrollment Opportunity to extend until the last day for data entry into TIPS.
- Tribe X must have employee data entered on or before August 14, 2012, for health plans to receive tribal employees' information prior to coverage effective September 1, 2012. If information is entered into TIPS after August 14th, tribal employees will initially be billed in full for all healthcare services and must file a claim with the health plan for later reimbursement.
- Tribe X must have employee data entered on or before August 30, 2012, to have coverage effective September 1, 2012.