

Attachment 5: Process FEHB Enrollment Actions

Tribal Benefits Officers' Responsibilities for FEHB

- 1. Prompt Processing** – It is important that you process FEHB Open Season enrollments and enrollment changes promptly into the Tribal Insurance Processing System (TIPS).
- 2. Verification of Tribal Employee Coverage** – Tribal employees may become concerned when they do not receive their identification cards from a new plan within a short time after the end of Open Season. If an employee asks you about this, you **must** contact the health plan to verify that they were notified of the change and to determine the reason for the delay and relay the tribal employee's request for identification cards.

A tribal employee may need verification of coverage under his/her plan before the health plan processes the FEHB enrollment or enrollment change. You should verify the tribal employee is covered under the plan and inform the requesting party (e.g., carrier, doctor, and hospital) of the effective date of coverage. You should also remind tribal employees that their copy of the SF 2809 is acceptable as proof of FEHB enrollment (except for prescription drugs) until they receive their identification cards from the plan.

Belated Actions

- 1. You do not have the authority to extend the FEHB Open Season for your tribal employees or a group of your tribal employees even though you may not have provided adequate notice or information regarding the FEHB Open Season.**
However, you have the authority to accept individual late elections if you determine a tribal employee was unable to submit the election on time due to circumstances beyond the tribal employee's control. While we normally encourage you to make limited use of this authority, we recommend that you take a liberal view in cases where a tribal employee's plan is terminating its FEHB participation or reducing its service area.

If you decide to accept a tribal employee's late election, write "Belated Open Season" enrollment/change" in the "Remarks" section of the SF 2809. You must attach the tribal employee's statement explaining why he/she could not enroll or change on time (or add your own note if the reason was an agency problem) to Copy 1 (the Tribal Employee Personnel Folder copy) of the SF 2809. Please enter the FEHB enrollment information into TIPS as soon as possible so the tribal employee will receive an ID card from the plan.

If you decide the delay in filing is not due to a cause beyond the tribal employee's control, do not accept the tribal employee's late request. You must notify the tribal employee in writing that you are not approving the late FEHB enrollment. You should give the reason for your denial and include a statement of the tribal employee's right to request reconsideration within 30 days after the date of your notice.

2. Effective Date of FEHB Open Season Enrollments and Enrollment Changes

- From not enrolled to enrolled, the effective date is the first day of the first pay period that begins on or after Sunday, January 1, 2013 which follows a pay period during any part of which the tribal employee was in pay status.
- For enrollment change, the effective date is Sunday, January 1, 2013 regardless of whether the tribal employee was in pay status during the preceding pay period.

Since Internal Revenue Service (IRS) rules allow for no retroactive adjustments to taxable income, the effective date of premium conversion cannot be retroactive. This means any additional withholding for retroactive premiums that are due must be made with after-tax dollars. For an example of the impact of a belated change on taxable income, please visit www.opm.gov/insure/health/faq/premconversion/03.asp.

Cancellations

Effective Date of FEHB Open Season Cancellations – An Open Season cancellation is effective at the end of the day on December 31, 2012. Outside of Open Season, tribal employees who participate in premium conversion may only cancel their FEHB enrollment due to a Qualifying Life Event (QLE). Tribal employees who waived participation in premium conversion may cancel their FEHB enrollment at any time without waiting for a QLE or an Open Season.

If a tribal employee is canceling his/her FEHB enrollment in order to be covered as a family member by a spouse's FEHB Open Season enrollment, be sure to coordinate the effective date of the cancellation with the effective date of the spouse's enrollment to prevent a break in FEHB coverage.