



## ***Tribal Benefits Administration Letter***

**Number:** 12-704

**Date:** October 1, 2012

### **Subject: 2012 FEHB Open Season for Tribal Employees: FEHB Program Significant Plan Changes**

This Tribal Benefits Administration Letter (TBAL) is the fourth in our series of 2012 Federal Employees Health Benefits (FEHB) Open Season for Tribal Employees TBALs. This TBAL provides information on significant plan changes for the FEHB Program for 2013. This year's Open Season for Tribal Employees will run from Monday, November 12, through Monday, December 10, 2012.

This TBAL provides important information on the significant changes affecting certain plans in the FEHB Program for the upcoming Open Season. The **first attachment** to this TBAL identifies the plans and their corresponding significant changes. Some of these events will require action on the part of tribal employers and tribal employees.

Please note there are plans leaving the FEHB Program at the end of 2012 or reducing their service areas. Since tribal employees in these terminating plans and service area reductions **must** enroll in new plans during Open Season if they wish to continue health insurance coverage in 2013, we ask you to distribute this list to your tribal employees. It is your responsibility to monitor tribal employees who are covered by these terminating plans or service area reductions and follow up with those who have not submitted an enrollment change before the end of Open Season.

**TIP:** Distribute the attached list of significant FEHB plan changes to all tribal employees so they can check to see if their plan or service area will continue to participate in the FEHB Program in 2013.

#### **Table 1: Plan Leaving the FEHB Program**

#### **Table 2: Plans Reducing their Service Areas and Terminating Enrollment Codes**

#### **What Must Tribal Employees Do?**

- Tribal employees in terminating plans (**Table 1**) or service area reductions with terminating enrollment codes (**Table 2**) **must** enroll in a new health plan during Open Season if they want coverage. If they do not enroll in a new FEHB plan, they will not have FEHB coverage in 2013.
- **New Coverage:** Coverage under an FEHB enrollee's new FEHB health plan will be effective beginning on January 1, 2013. FEHB enrollees will remain covered and receive

the 2012 benefits of the old plan until coverage under the new plan becomes effective.

### **What Must You Do?**

- You must notify tribal employees enrolled in the plans listed in **Tables 1 and 2** to select new FEHB plans. Advise your tribal employees if they do not choose new FEHB plans, they will not have FEHB coverage in 2013.
- Distribute copies of this list to tribal employees with your tribal employer's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with tribal employees in these plans and remind them to select new plans.
- **Belated changes:** Some tribal employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from tribal employees enrolled in terminating plans or plans with service areas reductions and terminating enrollment codes.

### **What Will Health Plans Do?**

**Plan Notification:** The plans in **Tables 1 and 2** have been instructed to notify FEHB enrollees of the need to select new FEHB plans for 2013; however, because some plans' enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

### **Table 3: Plan Reducing its Service Area without Terminating Enrollment Codes**

#### **What Must Tribal Employees Do?**

Tribal employees in the service area being terminated should elect a new FEHB health plan for 2013; however, tribal employees who do not choose a new FEHB health plan will only have emergency services where they live and will have to travel to their plan's remaining service area to receive full benefits.

#### **What Must You Do?**

- You must notify tribal employees enrolled in the plan listed in **Table 3** to select a new FEHB plan. Advise your tribal employees if they do not choose a new FEHB plan, they will only have emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2013.
- Distribute copies of this list to tribal employees with your tribal employer's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with tribal employees in this plan and remind them to select a new FEHB plan.
- **Belated changes:** Some tribal employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from tribal employees enrolled in the plan reducing its service area.

#### **What Will Health Plans Do?**

**Plan Notification:** The plan in **Table 3** has been instructed to notify FEHB enrollees that their service area is being terminated. If FEHB enrollees do not choose another health plan, the FEHB

enrollees will have to travel to their plan's remaining service area to receive full benefits in 2013. However, because a plan's enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

**Table 4: Plan Name Change**

**Table 5: New Plans Entering the FEHB Program**

**Table 6: Plans Adding New Options and Enrollment Codes**

**Table 7: Service Area Expansions with New Enrollment Codes**

**Table 8: Service Area Expansions without New Enrollment Codes**

**Table 9: Plan Separating a Service Area and Creating New Enrollment Codes in Addition to the Existing Code, and Offering a New Option With New Enrollment Codes**

**What Must You Do?**

You must include the new plans, the plans with new options, the plans with expanded service areas, and the plan separating a service area and offering a new option (**Tables 5-9**) when you count the number of eligible employees and place your order for brochures.

**Conclusion**

Again, this year's FEHB Open Season for Tribal Employees will run from Monday, November 12 through Monday, December 10, 2012.

We encourage you and your tribal employees to visit our website at [www.opm.gov/tribalprograms/](http://www.opm.gov/tribalprograms/) for the most up-to-date information. Please note that 2013 Plan information will be posted on our website beginning in late October.

We look forward to working with you to ensure tribal employees have a successful Open Season.

Sincerely,

John O'Brien  
Director  
Healthcare and Insurance

Attachments