



Tribal Benefits Administration Letter

Number: 13-701

Date: July 26, 2013

Subject: 2013 FEHB Open Season for Tribal Employees: Announcement

Welcome to the first in our series of 2013 Open Season Tribal Benefits Administration Letters (TBAL). This TBAL provides general information about this year's Federal Employees Health Benefits (FEHB) Open Season for Tribal Employees. The annual Open Season will be 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 runs from **Monday, November 11, 2013 through Monday, December 9, 2013**.

OPEN SEASON OPPORTUNITIES

During Open Season, eligible tribal employees have the opportunity to make decisions about their FEHB benefits for the upcoming calendar year (2014).

During the annual Open Season, eligible tribal employees can:

- Enroll in the FEHB Program
- Change their enrollment from Self Only to Self and Family coverage (or vice versa)
- Change their enrollment to another FEHB plan or plan option
- Cancel an existing enrollment in a health plan under the FEHB Program

If tribal employees who are currently enrolled in an FEHB plan do nothing during Open Season, their FEHB enrollments will continue automatically as long as their plan continues to participate in the FEHB Program.

You are responsible for ensuring that your tribal employees are aware of the dates of Open Season, how to make changes, and which changes they can make. Tribal employees are entitled to make changes during Open Season even if they have been enrolled less than one year. Open Season changes take effect January 1, 2014.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials to help tribal employees consider and assess the various choices available to them as they make their Open Season benefits decisions. You are responsible for providing these educational materials to your tribal employees. Please distribute these materials to tribal employees in mid-September.

1. **Tribal FastFacts: What to Consider During the FEHB Open Season for Tribal Employees**
2. **FEHB Open Season for Tribal Employees Checklist for 2014 Plan Year** - a list of items to help tribal employees get ready for Open Season
3. **Helpful Resources for FEHB Open Season for Tribal Employees**— a list of resources to help tribal employees find specific benefits information

Please note that the 2013 Open Season information will be posted on our website by the first week in November.

TIMELINE OF OPEN SEASON EVENTS

When	What
Late summer 2013	OPM finishes negotiating premium rates with carriers
Late September 2013	2014 rates announced
Early October 2013	2014 rates posted on OPM website
First week in November 2013	Open Season information posted on OPM website
November 11- December 9, 2013	Open Season
January 1, 2014	Open Season changes go into effect

UPCOMING TRIBAL TBALS

Through the TRIBALPROGRAMS Listserv, you will receive TBALs on the following topics in the upcoming months:

- **2013 FEHB Open Season for Tribal Employees: Ordering and Distributing Materials** -We will inform you how to order and distribute FEHB Open Season materials. Anticipated Issue Date: Mid-September
- **2013 FEHB Open Season for Tribal Employees: Conducting the Open Season** - We will provide you with information on counseling tribal employees, carrier contacts, Open Season actions, effective dates, and tribal employer actions. This TBAL will also include the *Tribal FastFacts: The 2013 FEHB Open Season for Tribal Employees is Coming!* and *Tribal FastFacts: What to Consider During the FEHB Open Season for Tribal Employees*. Anticipated Issue Date: Mid-to-Late September
- **2013 FEHB Open Season for Tribal Employees: Significant Events** - We will provide information on significant events affecting certain plans which you must communicate to your tribal employees. Upon the announcement of the 2014 premium rates, we will release this TBAL. Anticipated Issue Date: Late September (if there are any subsequent changes, we will issue a follow-up TBAL in October)

The 700 series will be dedicated to the FEHB Open Season for Tribal Employees. You can find TBALs at www.opm.gov/healthcare-insurance/indian-tribes/hr-personnel/#url=BALs.

ELECTRONIC BROCHURES

In keeping with our Going Green initiative, we encourage you and your tribal employees to use electronic health plan brochures over the paper brochures. Participating in our Going Green initiative helps lower administrative costs and conserves natural resources. Remember that copies of all FEHB plan brochures are on our website at www.opm.gov/healthcare-insurance/indian-tribes/plan-information/.

SUMMARY OF BENEFITS AND COVERAGE

Last year, as a result of the Affordable Care Act, FEHB plans provided a summary document detailing information about health plan benefits and coverage on their websites.

In order to help FEHB enrollees better understand their coverage and allow them to easily compare different plans and plan options, the Summary of Benefits and Coverage (SBC) document includes information on the following:

- Cost - deductibles, copayments, coinsurance, and out-of-pocket limits
- Coverage - covered services, examples of covered services, and excluded services
- Rights - rights to continue coverage and grievance and appeal rights
- **NEW FOR 2014 – The following 2 questions and answers will be included:**
 - Q: Does this Coverage Provide Minimum Essential Coverage?
A: The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **Coverage under this plan qualifies as minimum essential coverage.**
 - Q: Does this Coverage Meet the Minimum Value Standard?
A: The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.**

The SBC will continue to have a disclaimer indicating that the plan brochure remains the official statement of benefits.

Plans will continue to provide information in their Open Season materials to their enrollees about where to find their SBC on their website as well as how to obtain a paper copy of the SBC. The Plans may also have their SBC available at health fairs.

WHERE TO GO FOR MORE INFORMATION

Visit our website at www.opm.gov/tribalprograms to learn more about the FEHB Program.

If you are not already receiving the TRIBALPROGRAMS Listserv, please subscribe by sending an email to tribalprograms@opm.gov. In the body of the email, please indicate that you would like to be added to the listserv and include your first and last name.

If you have specific questions, please contact your Tribal Benefits Officer. If you are a Tribal Benefits Officer and have questions, please contact the Tribal Desk at tribalprograms@opm.gov or 202-606-2530.

Sincerely,

John O'Brien
Director
Healthcare and Insurance