

## **Attachment 5: Processing FEHB Enrollment Actions**

### **Tribal Benefits Officers' Responsibilities for FEHB**

1. **Prompt Processing** – It is important that you process Initial Enrollment Opportunity (IEO) enrollments promptly. Tribal Benefits Officers are strongly encouraged to enter Standard Form (SF) 2809 information into the Tribal Insurance Processing System (TIPS) **daily**. Additionally, Tribal Benefits Officers can upload multiple SF 2809s simultaneously through an “electronic upload” process in TIPS, using a required file template that will be provided to each tribal employer during their respective setup process. For questions about TIPS, please contact the National Finance Center (NFC) at 1-855-NFC-4GOV. If you are having trouble getting access to or setting up your TIPS account, email [tips@nfc.usda.gov](mailto:tips@nfc.usda.gov). This email should not be used for general TIPS processing or technical questions after you have access to your account.
2. **Verification of Tribal Employee Coverage** – Tribal employees become concerned when they do not receive their identification cards from a new plan within a short time after the end of the IEO. If a tribal employee asks you about this, you **must** contact the health plan to determine the reason for the delay and relay the tribal employee’s request for identification cards. If more than three weeks have passed and the health plan hasn’t been notified of the new enrollment, contact NFC to ensure the health plan was notified of the enrollment. A tribal employee may need verification of coverage under his/her health 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., health plan, 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 enrollment (except for prescription drugs) until they receive their identification cards from the health plan.

### **FEHB Enrollment Reconciliation**

The large number of FEHB enrollment actions made during the IEO increases the chance of errors by tribal employers or by health plans in updating records. Any errors will be identified as discrepancies through the Centralized Electronic Enrollment Reconciliation Clearinghouse (CLER) during the reconciliation cycle. It is very important that tribal employers work with NFC to correct these discrepancies.

The reconciliation process is critical to ensure that health plans receive the proper premium payments and that FEHB enrollees are properly reflected on the health plans’ records for accurate provision of services or claims payment.

### **Belated Actions**

1. **FEHB** – **You do not have the authority to extend the IEO for your tribal employees or a group of your tribal employees even though your tribal employer may not have**

**provided adequate notice or information regarding the IEO.** 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. If you decide to accept a tribal employee's late election, write "Belated Initial Enrollment Opportunity 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 a tribal employer problem) to a copy (the Tribal Employee Personnel Folder copy) of the SF 2809. 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 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. FEHB – Effective Date of a Belated Initial Enrollment Opportunity Election** – For belated enrollments, the effective date is prospective to the first day of the first pay period that begins after the tribal employer receives the SF 2809 and the tribal employee is in pay status.