# 2014 FEHB Open Season for Tribal Employees
## Checklist for 2015 Plan Year

### Materials You May Need
- Health plan brochure
- Want to read more about the FEHB Program? Go to [www.opm.gov/healthcare-insurance/fastfacts/fehb-tribal-employees.pdf](http://www.opm.gov/healthcare-insurance/fastfacts/fehb-tribal-employees.pdf)

### Getting Started
- Check to see if your current health plan is leaving the Program next year or if its service area is changing.
- Check the premium you will pay next year for your current health plan.
- Review your current health plan’s 2015 brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing.
- What is the best type of health plan for you – Fee-for-Service, Health Maintenance Organization, High Deductible Health Plan, or Consumer Driven Health Plan?

### Reviewing Your Options
- You can quickly compare health plans by looking at Appendix E of the *2015 FEHB Guide for Tribal Employees*. For a more detailed review of different health plans go to [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information) and use our “Compare Health Plans” tool or tools provided by PlanSmartChoice.

### If You Want to Make a Change
- Submit a Health Benefits Election Form, SF 2809 to your tribal employer.

### If You Do Not Want to Make a Change
- If you are satisfied with your current FEHB plan and the premium for next year, you do not have to do anything. Your enrollment will automatically continue.

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Open Season runs from November 10 through December 8, 2014.
The 2015 premiums will be available at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms) in early October.
The 2015 plan information will be available at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms) by the first week in November.