

United States  
**Office of  
Personnel Management**

*The Federal Government's Human Resources Agency*



*Tribal Benefits Administration Letter*

**Number: 15-601**

**Date: September 17, 2015**

**Subject: Tribal Federal Employees Health Benefits (FEHB) Program: Self Plus One Final Rule Published**

The U.S. Office of Personnel Management issued the final rule on September 17, 2015 that amends the Federal Employees Health Benefits (FEHB) Program regulations to include the new Self Plus One enrollment type. The rule is effective on September 17, 2015.

First opportunity to elect Self Plus One

The Self Plus One enrollment type will be available beginning plan year 2016. Tribal employees will be able to select a Self Plus One enrollment type during the 2015 Open Season for an effective date of January 1, 2016.

Limited Enrollment Period

OPM will allow certain enrollment changes to be made during the Limited Enrollment Period that will run from February 1, 2016 until February 29, 2016. **The Limited Enrollment Period is not an extension of Open Season. Encourage tribal enrollees to utilize Open Season to select the appropriate coverage for themselves and their family for plan year 2016.**

The following applies to changes made during this Limited Enrollment Period:

- Only for tribal employees enrolled in Self and Family.
- Only those who participate in premium conversion will be allowed to decrease enrollment to Self Plus One (others may decrease enrollment at any time) using the Limited Enrollment Period Qualifying life Event (QLE) code.
- Decreases in enrollment to Self Plus One will be the only allowed enrollment changes.
- No changes in plans, no option changes, no increases or other decreases in enrollment will be allowed.
- All enrollment changes will be prospective to the first day of the first pay period following the one in which the change is requested.

- QLE code 1Z should be utilized to initiate a change during the Limited Enrollment Period.

QLEs that provide opportunities to switch a covered family member

The final rule provides tribal enrollees with limited opportunities to switch their covered family member. The switch may occur during the annual Open Season and outside of Open Season upon experiencing a change in family status, a change in coverage, or a change in eligibility. Switching a covered family member may be allowed based on the QLEs outlined in the following chart. Definitions for each of the event codes can be found on the SF2809 at: [http://www.opm.gov/forms/pdf\\_fill/sf2809.pdf](http://www.opm.gov/forms/pdf_fill/sf2809.pdf).

<b>For Enrollees Participating in Premium Conversion</b>	
<b>Change</b>	<b><u>Permitted</u> for the following event codes</b>
Switch covered family member under a Self Plus One enrollment	1B, 1C, 1I, 1J, 1M, 1N, 1O, 1P, 1Q, 1R

<b>For Employees Not Participating in Premium Conversion</b>	
<b>Change</b>	<b><u>Permitted</u> for the following event codes</b>
Switch covered family member under a Self Plus One enrollment	5B, 5C, 5F, 5G, 5H, 5I, 5J, 5N

The final rule clarifies that switching a covered family member must be consistent with the QLE experienced.

For example, if a tribal enrollee has a spouse and a child, but only covers their spouse with a Self Plus One enrollment, in the event that the enrollee and spouse are divorced, the tribal enrollee may choose to stay in Self Plus One and switch their covered family member to terminate their spouse’s coverage and add their eligible child to the enrollment. Note that the designated family member is no longer legally eligible to be covered under an FEHB enrollment as a family member as a result of the divorce. Thus, switching a covered family member is consistent with the QLE experienced.

However, if a tribal enrollee covers a spouse under a Self Plus One enrollment and then has a child, the tribal enrollee would be allowed to increase to Self and Family to cover all of their eligible family members, but not to switch from covering their spouse to covering their new child under a Self Plus One enrollment. In this example the eligibility of the spouse has not changed. Therefore, terminating or cancelling the spouse’s coverage in order to cover the eligible child, based solely on the birth of the child, is not a change consistent with the QLE experienced.

Switching a covered family member is, in general, effective on the first day of the first pay period following the one in which the appropriate paperwork is received by the tribal employer. No retroactive

switching of a covered family member is allowed. Like other enrollment changes based on QLEs, enrollees will have from 31 days before until 60 days after the QLE to make their enrollment change.

Tribal employers will need to complete an SF 2809 in the Tribal Insurance Processing System (TIPS) to switch a covered family member for a tribal enrollee although the enrollment code will not change. FEHB plans will not be able to switch a covered family member under a Self Plus One enrollment without an SF 2809.

If you have any additional questions, please contact the Tribal Desk at 1-202-606-2530.

Sincerely,

John O'Brien  
Director  
Healthcare and Insurance