| **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 2016 brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing.  
✓ Determine what is the best type of health plan for you – Fee-for-Service Plan, Health Maintenance Organization Plan, High Deductible Health Plan, or Consumer Driven Health Plan.  
✓ Determine what enrollment type best meets your needs. Note the new Self Plus One enrollment type that will cover you and one eligible family member. |
| **Reviewing Your Options** | ✓ For a 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. |
| **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. |

Open Season runs from November 9 through December 14, 2015.  
The 2016 premiums will be available at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms) in early October.  
The 2016 plan information will be available at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms) by the first week in November.