

Attachment 4: Advise Tribal Employees on the FEHB Program

Advise Tribal Employees

1. Specific FEHB Program questions. Please answer your tribal employees' questions concerning eligibility or premium conversion.

2. Benefit questions. Refer tribal employees to the actual FEHB plan brochures for specific information on FEHB benefits. If the answers cannot be found in the brochures, instruct the tribal employee to contact the plan directly. Do not refer tribal employees to the plans if their questions concern subjects other than benefits.

3. For Open Season 2017, the Plan Comparison Tool is available for eligible FEHB members to use when shopping for a health plan. We developed the tool to provide additional functionality and to improve the webpage layout and display. We expect to continue to improve the tool in future years based on feedback from FEHB consumers who use the tool.

Our goal is to help FEHB shoppers gain more knowledge about their health plan options before selecting a plan. Some features of the tool include the following:

- details about a plan's benefits and services
- clear definitions of health insurance terms
- a "sort" function to allow shoppers to see plans displayed by cost of premiums, deductibles and out of pocket maximums
- user friendly display about pharmacy costs
- easy entry into the tool and easy ability to compare plans
- an option for shoppers to select their current plan to compare against other plans they want to consider
- user friendly information about plan quality and customer satisfaction
- improved print function

FEHB Enrollment

1. Provide assistance with the completion of the Health Benefits Election Form, the Standard Form (SF) 2809, for enrolling or changing enrollment under the FEHB Program.

This form is available as a screen-fillable Adobe Acrobat portable document format (PDF) file on our website at www.opm.gov/forms/pdf_fill/sf2809.pdf. Using the free downloadable [Adobe Acrobat reader](#) tribal employees may complete the form on the screen and then print it out already completed.

- Note: Tribal employees must have Acrobat Adobe Reader 8 or later version.

2. Please provide your tribal employees with our SF 2809 Guidance for Tribal Employees located on our website at www.opm.gov/healthcare-insurance/tribal-employers/reference-materials/enrollment-form-2809-employee-guidance.pdf. This guidance provides your tribal employees with information on how to enroll, change, or cancel coverage on the SF 2809 during the annual Open Season.

We also have SF 2809 Guidance for Tribal Employers for you located on our website at www.opm.gov/healthcare-insurance/tribal-employers/reference-materials/enrollment-form-2809-employer-guidance.pdf.

3. Advise of specific timeframes during the FEHB Open Season for Tribal Employees.

The FEHB Open Season for Tribal Employees runs from Monday, November 13, 2017 to Monday, December 11, 2017. Tribal employees must submit the SF 2809 no later than the close of business on December 11, 2017.

4. Process new FEHB enrollments and enrollment changes made in conjunction with a Qualifying Life Event (QLE) that occurs during the Open Season period.

New enrollments and enrollment changes due to QLEs can be made as usual between the dates of November 13 through December 11, 2017. However, these new enrollments and enrollment changes may have different effective dates than Open Season actions and should not be mistakenly identified as such.

Whether a tribal employee is enrolling or changing enrollment based on Open Season or a QLE, it is important that the correct event code be noted on the SF 2809 so that the correct effective date will be assigned. For information on QLEs, please visit our website at www.opm.gov/healthcare-insurance/healthcare/plan-information/changes-you-can-make-outside-of-open-season.