Subject: 2018 FEHB Open Season for Tribal Employees: Announcement

Welcome to the first in our series of 2018 Open Season Tribal Benefits Administration Letters (TBALs). This TBAL provides general information about this year’s Federal Employees Health Benefits (FEHB) Open Season for Tribal Employees. The annual Open Season is held every year from the Monday of the second full workweek in November to the Monday of the second full workweek in December. This year, Open Season runs from **Monday, November 12, 2018 through Monday, December 10, 2018.**

The Open Season TBALs have been re-numbered. This initial TBAL remains TBAL 18-701. The former TBAL 702 (Ordering and Distributing Materials) and 703 (Conducting the Open Season) will be combined into TBAL 18-702. The former “Significant Events” TBAL will now be TBAL 18-703.

**OPEN SEASON OPPORTUNITIES**
During Open Season, eligible tribal employees have the opportunity to make decisions about their FEHB benefits for the upcoming calendar year (2019).

During the annual Open Season, eligible tribal employees can:

- Enroll in the FEHB Program
- Change their enrollment from/to Self Only, Self Plus One or Self and Family coverage
- Change their enrollment to another FEHB plan or plan option
- Cancel an existing enrollment in a health plan under the FEHB Program

If tribal employees who are currently enrolled in an FEHB plan do nothing during Open Season, their FEHB enrollments will continue automatically as long as their plan continues to participate in the FEHB Program.

You are responsible for ensuring that your tribal employees are aware of the dates of Open Season, how to make changes, and which changes they can make. Tribal employees are entitled to make changes during Open Season even if they have been enrolled less than one year. Open Season changes take effect January 1, 2019.
PRE-OPEN SEASON MATERIALS
Attached to this TBAL you will find a list of Helpful Resources to help tribal employees consider and assess the various choices available to them as they make their Open Season benefits decisions. You are responsible for providing this to your tribal employees. Please distribute this attachment to tribal employees in mid-September:

Helpful Resources for FEHB Open Season for Tribal Employees - a list of resources to help tribal employees find specific benefits information

UPCOMING TRIBAL BALs
Through the TRIBALPROGRAMS Listserv, you will receive TBALs on the following topics in the upcoming months:

• **TBAL 18-702 - 2018 FEHB Open Season for Tribal Employees: Conducting the Open Season** - We will inform you how to order and distribute FEHB Open Season materials. We will provide you with information on counseling tribal employees, carrier contacts, Open Season actions, effective dates, and tribal employer actions. Anticipated issue date: mid-to-late September

• **TBAL 18-703 - 2018 FEHB Open Season for Tribal Employees: Significant Events** - We will provide information on significant events affecting certain FEHB plans (such as plan terminations) which you must communicate to your tribal employees. This TBAL also clarifies the actions that the Tribal Benefits Officer must take in certain situations such as when a tribal employee enrolled in a terminating plan or plan option fails to change plans during Open Season. We will release this TBAL following the announcement of the 2019 premium rates. Anticipated issue date: early-to- mid October (if there are any subsequent changes, we will issue a follow-up TBAL)

The 700 series is dedicated to the FEHB Open Season for Tribal Employees. You can find TBALs at [www.opm.gov/healthcare-insurance/indian-tribes/hr-personnel/#url=BALs](http://www.opm.gov/healthcare-insurance/indian-tribes/hr-personnel/#url=BALs).

TIMELINE OF OPEN SEASON EVENTS

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<thead>
<tr>
<th>When</th>
<th>What</th>
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<tbody>
<tr>
<td>Late summer 2018</td>
<td>OPM finishes negotiating premium rates with carriers</td>
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<tr>
<td>Late September 2018</td>
<td>2019 rates announced</td>
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<td>Early October 2018</td>
<td>2019 rates posted on OPM website</td>
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<tr>
<td>First week in November 2018</td>
<td>Open Season information posted on OPM website</td>
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<tr>
<td>November 12 - December 10, 2018</td>
<td>Open Season</td>
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<tr>
<td>January 1, 2019</td>
<td>Effective date of Open Season changes</td>
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WHERE TO GO FOR MORE INFORMATION
Visit our website at www.opm.gov/tribalprograms to learn more about the FEHB Program.

If you are not already receiving the TRIBALPROGRAMS Listserv, please subscribe by sending an email to tribalprograms@opm.gov. In the body of the email, please indicate that you would like to be added to the listserv and include your first and last name.

If you have specific questions, please contact your Tribal Benefits Officer. If you are a Tribal Benefits Officer and have questions, please contact the Tribal Desk at tribalprograms@opm.gov or 202-606-2530.

Sincerely,

Alan P. Spielman
Director
Healthcare and Insurance