



Tribal Benefits Administration Letter

Number: 20-701

Date: September 1, 2020

Subject: 2020 FEHB Open Season for Tribal Employees: Announcement

Welcome to the first in our series of 2020 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 9, 2020 through Monday, December 14, 2020**.

COVID-19 IMPACT ON OPEN SEASON

The 2020 FEHB Open Season will take place as scheduled. The effective dates of Open Season enrollment actions will not be delayed due to COVID-19. You are responsible for ensuring that your employees are aware of the dates of Open Season, how to make changes, and which changes they can make. We recognize that this may be a uniquely challenging Open Season and appreciate your efforts to ensure you are prepared to administer Open Season, including timely processing of enrollments and enrollment changes.

We strongly encourage you to be creative regarding how you share information with employees. This may include information on your email signature line, lunch and learn sessions, and social media.

Employees find Open Season fairs a valuable resource for getting Open Season information. Due to COVID-19, we strongly encourage you to assess how in-person benefit fairs will be impacted. Consider other ways to provide information to employees such as virtual events, webcasts, or webinars. We have also encouraged health plans to consider additional methods to provide information about Open Season to their enrollees and others. You may contact health plans for ideas and suggestions on providing information. Health plan contact information is available on our website at www.opm.gov/plancontacts.

OPEN SEASON OPPORTUNITIES

During Open Season, eligible tribal employees have the opportunity to make decisions about their FEHB benefits for the upcoming calendar year (2021).

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.

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, 2021.

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 20-702 - 2020 FEHB Open Season for Tribal Employees: Ordering and Distributing Materials and 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 20-703 - 2020 FEHB Open Season for Tribal Employees: Significant Plan Changes** - We will provide information on significant changes 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 2021 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.

TIMELINE OF OPEN SEASON EVENTS

When	What
Early October 2020	2021 rates announced and posted on the OPM website
First week in November 2020	Open Season information posted on OPM website
November 9 - December 14, 2020	Open Season
January 1, 2021	Effective date of Open Season changes

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,

Laurie E. Bodenheimer
Acting Director
Healthcare and Insurance