



United States Office of Personnel Management  
Healthcare and Insurance

## **(Tribal) Benefits Administration Letter**

**Number:** 26-601

**Date:** March 6, 2026

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### **Subject: Federal Employees Health Benefits (FEHB) Program: Conducting the Initial Enrollment Opportunity**

This Tribal Benefits Administration Letter 26-601 provides updated instructions on conducting the Initial Enrollment Opportunity (IEO) for your eligible Tribal employees in the FEHB Program.

This TBAL is divided into four attachments as indicated below to provide information regarding your responsibilities during the IEO.

- **Attachment 1:** Advise, Inform, and Provide Information to Tribal Employees on the Federal Employees Health Benefits (FEHB) Program and the Initial Enrollment Opportunity (IEO)
- **Attachment 2:** Process FEHB Enrollment Actions
- **Attachment 3:** Tribal FastFacts: The Federal Employees Health Benefits (FEHB) Program for Tribal Employees
- **Attachment 4:** FEHB Program Tribal FastFacts: Selecting a Health Plan During the Initial Enrollment Opportunity for Tribal Employees

Attachments 1-2 are designed to assist the Tribal Benefits Officer and Tribal Human Resource (HR) Personnel with standard information on how to advise Tribal employees on the FEHB Program, and steps to administer FEHB to your employees and process their elections.

Please distribute Attachments 3 - 4 to your employees and which will inform them that [plan information](https://www.opm.gov/healthcare-insurance/tribal-employers/health-insurance/) is available on <https://www.opm.gov/healthcare-insurance/tribal-employers/health-insurance/>

**Tribal Liaison** – each FEHB Program plan has designated an individual who is the subject matter expert for Tribal Benefit Officers’ questions and concerns regarding the plan. If the Tribal Liaison does not know the answer, they will assist you in locating the right person or get the answer for you. Examples of instances when you may need to contact the Tribal Liaison include:

- A Tribal employee, who is a new enrollee, has been waiting a month for an identification card;
- You want additional information regarding access to providers in the plan’s PPO network;
- You would like to schedule a customer service day and have a plan representative come to your office to meet with new enrollees and address their concerns.

**FEHB Plan Comparison Tool** – this [comparison tool](#) is available for FEHB eligible employees to use when shopping for a health plan. Before making a final enrollment decision, employees should always refer to the individual [FEHB plan’s brochure](#). Each plan’s FEHB brochure is the official statement of benefits.

The right plan for any individual depends on many factors, including your health and your family's health, ability to meet out-of-pocket medical expenses, and ability to pay the required insurance premiums. What may be a good choice for one person may not be so for another. Only the individual can decide which plan is best for them. As a Tribal employer you are offering the FEHB Program to your employees. Each employee chooses to enroll in a health plan in which they are eligible.

**Plan Contacts** - [Plan contact](#) information for items listed below are available on our website.

- FEHB Plan Contacts for Requesting Brochures
- FEHB Plan Tribal Liaisons
- FEHB Plan Contacts for Ordering Materials for the Visually Impaired
- FEHB Plan Contacts for Organizing Open Season Fairs

**Brochure Order Contact** – This is the person at the FEHB Program plan to contact to order printed copies of the plan’s [FEHB benefits brochure](#). Although all [plan brochures](#) are available online, printed copies can be ordered for up to 10% of the Tribal employer’s eligible enrollment population.

**Health Benefits Fair Contact** – the person at the FEHB Program plan who can arrange for a plan representative to participate in a health benefits fair for your employees. The plan representative will provide information about their FEHB plan and be available to answer questions about their plan. OPM encourages all Tribal employers to hold a health benefits fair as part of the Initial Enrollment Opportunity and invite all FEHB plans that are available to participate.

**Premiums** – The [premiums](#) are posted on the OPM website. There are some FEHB plan choices where the enrollee share of premiums for the Self Plus One enrollment type will be higher than for the Self and Family enrollment type. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type. Enrollees should carefully check the employee portion of the premium rates of the plan options they are considering. If the Self and Family enrollee premium is less expensive, they may want to choose that enrollment type.

If you have specific questions, please contact the Tribal Desk at [tribalprograms@opm.gov](mailto:tribalprograms@opm.gov).

We look forward to working with you during this Initial Enrollment Opportunity period.

Sincerely,

Shane Stevens  
Associate Director  
Healthcare and Insurance  
U.S. Office of Personnel Management