

Attachment 1: Advise, Inform, and Provide Information to Tribal Employees on the Federal Employees Health Benefits (FEHB) Program and the Initial Enrollment Opportunity (IEO)

Advising Tribal Employees on the FEHB Program

1. **[Specific FEHB Program questions](#)**. Please answer your Tribal employees' questions concerning eligibility or regarding the application of FEHB law and regulations to particular circumstances.
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, advise the Tribal employee to contact the plan directly. **Do not refer Tribal employees to the plans if their questions concern subjects other than benefits.**

Communicating the Initial Enrollment Opportunity

1. **Build awareness of the Initial Enrollment Opportunity (IEO)**. Tribal employees need to know:
 - ✓ What the FEHB Program is
 - ✓ The dates of the Initial Enrollment Opportunity (IEO)
 - ✓ What decisions they can/must make
 - ✓ How much the Tribal employee will pay and, if applicable, whether premium conversion is available
 - ✓ When their FEHB coverage becomes effective
 - ✓ Where they can find additional information about the FEHB Program
 - ✓ The dates of the next FEHB Open Season and changes that they can make during that time
 - ✓ The family members that are eligible for coverage under a Self Plus One or Self and Family enrollment

Start your awareness campaign early and follow through with consistent messages.

2. **Inform Tribal employees**. You can do this in various ways. Here are some examples:
 - ✓ Send an email to all Tribal employees. Distribute flyers to Tribal employees (this is a great way to reach Tribal employees who don't have easy access to the Internet). The flyers can include tribal employee rate information, as well as the following attachments in your IEO announcement:
 - Attachment 3: *FEHB Program 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*
 - ✓ Post IEO notices in hallways, cafeterias, and break rooms
 - ✓ Add reminders to pay stubs

- ✓ Publicize IEO information on your intranet site
- ✓ Broadcast to your employees who they can contact internally for help
- ✓ Put the dates of the IEO on a footer on each email you and your Human Resources (HR) office staff send to Tribal employees starting now through the end of the IEO (whether the email specifically concerns IEO or not). Your IT staff may be able to make this footer automated and apply it to only internal emails.

TIP: If you have any questions about a plan in the FEHB Program, please contact the Tribal Liaison at that plan. Refer to the [Plan Contacts](#) on our website.

TIP: Don't assume employees know when and how they can enroll in the FEHB Program, or where to go if they have questions. You must make sure IEO information reaches Tribal employees.

TIP: You are the sole source for Tribal FEHB premium information – it is up to you to inform your Tribal employees what you (the Tribal employer) will contribute to the total FEHB premium and what the Tribal employee will contribute. OPM provides information on the maximum a Tribal employee must pay, but you must ensure each Tribal employee knows how much he/she will pay each pay period.

Initial Enrollment Opportunity for Eligible Tribal Employees

- 1. Provide information on the two actions an eligible Tribal employee can take during the IEO:**
 - May choose to enroll in FEHB
 - May choose NOT to enroll
- 2. Provide information on how to enroll in the FEHB Program.** Tribal employees must complete a Health Benefits Election Form, Standard Form [\(SF\) 2809](#), and return it to their Tribal employer.
- 3. Provide assistance with the completion of the SF 2809 for enrolling in the FEHB Program.** OPM has created [guidance](#) for Tribal employees on how to complete the [SF 2809](#) for the Initial Enrollment Opportunity. Please direct Tribal employees to this if assistance is needed.
- 4. Advise of specific timeframes during the Initial Enrollment Opportunity.**

Tribal employees must submit the SF 2809 no later than close of business of the last day of the IEO.

- 5. Upload the information from the SF 2809 into the Tribal Insurance Processing System (TIPS).** Review the [TIPS SF 2809 Guide](#) for additional information.