



OPM

Federal Benefits for Tribal Employees

Tribal FastFacts

The Federal Employees Health Benefits (FEHB) Program for Tribal Employees

What is the FEHB Program?

The FEHB Program is a health insurance program that can help you and your family meet your health care needs through a wide selection of health plans. You can choose from among plan types such as Fee-for-Service (FFS) plans, Health Maintenance Organizations (HMOs), Consumer-Driven Health Plans (CDHPs), and High Deductible Health Plans (HDHPs).

Am I eligible?

Eligible Tribal employees of Tribal employers may enroll in the FEHB Program as long as the Tribe or Tribal organization is carrying out programs under the Indian Self-Determination and Education Assistance Act (ISDEAA) (Pub. L. 93-638) or the Tribally Controlled Schools Act of 1988 (25 U.S.C. 2501 et seq.), or the urban Indian organization is carrying out programs under Title V of the Indian Health Care Improvement Act (IHCIA). These Tribal employers are entitled to purchase FEHB coverage for their Tribal employees.

Is my family eligible?

Family members eligible for coverage under a Self and Family enrollment are the tribal employee, the tribal employee's spouse (from a legally valid marriage including a common law marriage in States where such marriages are recognized), and the tribal employee's children under age 26, including legally adopted children, children and stepchildren.

When can I enroll?

If your Tribal employer is participating in FEHB, you can enroll during the initial enrollment opportunity, the annual Open Season, or if you experience an FEHB-specific qualifying life event ("QLE").

How do I enroll?

All eligible Tribal employees will use the Health Benefits Election Form (SF 2809). Please contact your Tribal employer for details.

How much do I pay?

What you pay is based on the plan and option you choose. Premiums are shared by you and your Tribal employer. Premiums vary by plan, but you pay a maximum of approximately 30% and your Tribal employer pays the remainder. However, if you are a part-time Tribal employee, your premiums will be pro-rated. Please contact your Tribal employer for details.

You can find information on health insurance premiums through the following means:

- By contacting your Tribal employer
- On OPM's website by visiting the health plan [brochures](#)
- On the [Tribal Programs website](#) on OPM.gov

Can I pay my premiums pre-tax and save money?

Please contact your Tribal employer to see if they permit the use of pre-tax dollars to pay for insurance premium payments (known as premium conversion).

What FEHB enrollment restrictions will I have under premium conversion?

You will not be allowed to decrease your FEHB enrollment type, change to another plan, or cancel outside of Open Season unless you experience an FEHB-specific QLE.

When can I change my FEHB enrollment?

You can change your FEHB enrollment during the annual Open Season or when you experience an FEHB specific QLE.

What are some important things I should know?

- Each FEHB plan contracts with doctors and hospitals (known as a provider network). Your doctor may participate in one or more provider networks.

- You will reduce your out-of-pocket costs by visiting doctors and hospitals who contract with your FEHB plan. Visit your FEHB plan's website to determine which providers participate in the plan's network.
- FEHB coverage automatically continues each year; you do not have to reenroll.
- Eligible full-time and part-time Tribal employees and their families can be eligible to enroll in the FEHB Program.

Are there resources I can use to help me find the right health plan?

Yes, the list of resources below can help you. You can find these on [Tribal Programs website](#).

- [Compare Health Plans](#): Use this tool which allows comparison of benefits of up to three plans in one view.
- [Plan Information](#): a list of all plans available in each state, as well as links to the plan brochures, changes for each plan from the previous year, information on plan patient safety programs, and links to the plan provider directories.

Where can I go for some details or additional information?

- Your [health plan's brochure](#)
- OPM's [Tribal Programs website](#)
- Your Tribal employer