



Tribal Benefits Administration Letter

Number: 15-701

Date: September 2, 2015

Subject: 2015 FEHB Open Season for Tribal Employees: Announcement

Welcome to the first in our series of 2015 Open Season Tribal Benefits Administration Letters (TBAL). This TBAL provides general information about this year's Federal Employees Health Benefits (FEHB) Open Season for Tribal Employees. The annual Open Season will be held every year from the Monday of the second full work week in November to the Monday of the second full work week in December. This year, Open Season runs from **Monday, November 9, 2015 through Monday, December 14, 2015**.

SELF PLUS ONE FOR FEHB

As a result of the Bipartisan Budget Act of 2013, Self Plus One enrollment will be available beginning in January 2016. The first opportunity to enroll in Self Plus One will be during the annual FEHB Open Season, which runs from Monday, November 9, 2015 through Monday, December 14, 2015.

Self Plus One is a new enrollment type in the FEHB Program that allows enrollees to cover themselves and one eligible family member they designate to be covered. Family member eligibility for a Self Plus One enrollment is the same as for a Self and Family enrollment. A family member eligible to be covered under a Self Plus One enrollment includes either a spouse OR a child under age 26. A child age 26 or over who is deemed incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

Additional guidance on the new Self Plus One enrollment type will be forthcoming.

FEHB GUIDE FOR TRIBAL EMPLOYEES

OPM is no longer producing the *FEHB Guide for Tribal Employees* beginning with the 2016 benefit year. We have determined that it is no longer cost effective to produce the Guide and have complied with the Going Green Initiative of 2010.

All of the information printed in the Guide can be found on our FEHB website, www.opm.gov/tribalprograms.

OPM will create additional online materials, such as one page FASTFACTS, and premium charts for Temporary Continuation of Coverage (TCC) enrollees. We will also display quality healthcare scores on the FEHB Program website.

SUMMARY OF BENEFITS AND COVERAGE - REMINDER

As a result of the Affordable Care Act, FEHB plans have been providing a summary document on their websites which details information about health plan benefits and coverage. The summary document is also available on our website at www.opm.gov/healthcare-insurance/healthcare/plan-information/summary-of-benefits.

In order to help FEHB enrollees better understand their coverage and allow them to easily compare different plans and plan options, the Summary of Benefits and Coverage (SBC) document includes information on the following:

- Cost - deductibles, copayments, coinsurance, and out-of-pocket limits
- Coverage - covered services, examples of covered services, and excluded services
- Rights - rights to continue coverage as well as grievance and appeal rights
- A statement that coverage under the plan qualifies as “minimum essential coverage”
- A statement that the health coverage of the plan does meet the minimum value standard for the benefits the plan provides

The SBC will continue to have a disclaimer indicating that the plan brochure remains the official statement of benefits.

Plans will continue to provide information in their Open Season materials to their enrollees about where to find their SBC on their website as well as how to obtain a paper copy of the SBC. The plans may also have their SBC available at health fairs.

ELECTRONIC BROCHURES

In keeping with our Going Green initiative, we encourage you and your tribal employees to use electronic health plan brochures over paper brochures. Participating in our Going Green initiative helps lower administrative costs and conserves natural resources. Remember that copies of all FEHB plan brochures are on our website at www.opm.gov/healthcare-insurance/indian-tribes/plan-information.

OPEN SEASON OPPORTUNITIES

During Open Season, eligible tribal employees have the opportunity to make decisions about their FEHB benefits for the upcoming calendar year (2016).

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, 2016.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials 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 these educational materials to your tribal employees. Please distribute these materials to tribal employees in mid-September.

1. **FEHB Open Season for Tribal Employees Checklist for the 2016 Plan Year** - a list of items to help tribal employees get ready for Open Season
2. **Helpful Resources for FEHB Open Season for Tribal Employees** - a list of resources to help tribal employees find specific benefits information

Please note that the 2015 Open Season information will be posted on our website, www.opm.gov/tribalprograms by the first week in November.

UPCOMING TRIBAL BALS

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

- **TBAL 15-702 - 2015 FEHB Open Season for Tribal Employees: Ordering and Distributing Materials** - We will inform you how to order and distribute FEHB Open Season materials. Anticipated Issue Date: Mid-September
- **TBAL 15-703 - 2015 FEHB Open Season for Tribal Employees: Conducting the Open Season** - We will provide you with information on counseling tribal employees, carrier contacts, Open Season actions, effective dates, and tribal employer actions. This TBAL will also include the *Tribal FastFacts: The 2015 FEHB Open Season for Tribal Employees is Coming!* and *Tribal FastFacts: What to Consider During the FEHB Open Season for Tribal Employees*. Anticipated Issue Date: Mid-to-Late September

- **TBAL 15-704 - 2015 FEHB Open Season for Tribal Employees: Significant Events -**
We will provide information on significant events affecting certain plans which you must communicate to your tribal employees. Upon the announcement of the 2016 premium rates, we will release this TBAL. Anticipated Issue Date: Late September (if there are any subsequent changes, we will issue a follow-up TBAL in October)

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.

Also note that OPM will release a series of BALs in the coming months about the new Self Plus One enrollment type available to tribal employees for the first time in plan year 2016.

TIMELINE OF OPEN SEASON EVENTS

When	What
Late summer 2015	OPM finishes negotiating premium rates with carriers
Late September 2015	2016 rates announced
Early October 2015	2016 rates posted on OPM website
First week in November 2015	Open Season information posted on OPM website
November 9 - December 14, 2015	Open Season
January 1, 2016	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,

John O'Brien
Director
Healthcare and Insurance