

Attachment 3: Process FEHB Enrollment Actions

Tribal Benefits Officers' Responsibilities for Processing FEHB Enrollment Actions

- 1. Prompt Processing** – It is important that you process FEHB Open Season enrollments and enrollment changes promptly into the Tribal Insurance Processing System (TIPS).
- 2. Verification of Tribal Employee Coverage** – Tribal employees may become concerned when they do not receive their identification cards from a new plan within a short time after the end of Open Season. Many health plans offer temporary cards that employees may obtain from their plan's website or employees may contact their plan directly for more information. If a tribal employee asks you about this, you **must** contact the health plan to verify that they were notified of the change, to determine the reason for the delay, and relay the tribal employee's request for identification cards. Visit www.opm.gov/plancontacts for plan contact information.

A tribal employee may need to verify their coverage under their plan before a carrier has processed the FEHB enrollment or enrollment change. You should confirm that the tribal employee is covered under the plan and inform the requesting party (e.g., carrier, doctor, or hospital) of the effective date of coverage. You should also remind tribal employees that their copy of the Health Benefits Election Form, the Standard Form (SF) 2809, is acceptable as proof of FEHB enrollment until they receive their identification cards from the plan. Employees may obtain temporary identification cards from their health plans directly.

Belated Enrollment Actions

You do not have the authority to extend the FEHB Open Season for your tribal employees or a group of your tribal employees.

However, you have the authority to accept individual late elections if you determine a tribal employee was unable to submit the election on time due to circumstances beyond the tribal employee's control. This authority is to be used only when an employee has demonstrated that it was beyond their control, and not to circumvent the Open Season timeframe.

If you decide to accept a tribal employee's late election, write "Belated Open Season enrollment/change" in the "Remarks" section of the SF 2809. You must attach the tribal employee's statement explaining why

they could not enroll or change on time (or add your own note if the reason was a tribal employer problem) to Copy 1 (the Tribal Employee Personnel Folder copy) of the SF 2809. Please enter the FEHB enrollment information into TIPS as soon as possible so the tribal employee will receive an ID card from the plan.

If you decide the delay in filing is not due to a cause beyond the tribal employee's control, do not accept the tribal employee's late request. You must notify the tribal employee in writing that you are not approving the late FEHB enrollment. You should give the reason for your denial and include a statement of the tribal employee's right to request reconsideration within 30 days after the date of your notice.

Effective Date of FEHB Open Season Enrollments and Enrollment Changes

- From not enrolled to enrolled, the effective date is January 1, 2022 following a pay period during any part of which the tribal employee is in pay status.
- For enrollment changes, the effective date is January 1, 2022 regardless of whether the tribal employee is in pay status during the preceding pay period.

Cancellations

Effective Date of FEHB Open Season Cancellations – An Open Season cancellation is effective at the end of the day on December 31, 2021. If a tribal employee is canceling their FEHB enrollment in order to be covered as a family member by a spouse's FEHB Open Season enrollment, be sure to coordinate the effective date of the cancellation with the effective date of the spouse's enrollment to prevent a break in FEHB coverage.